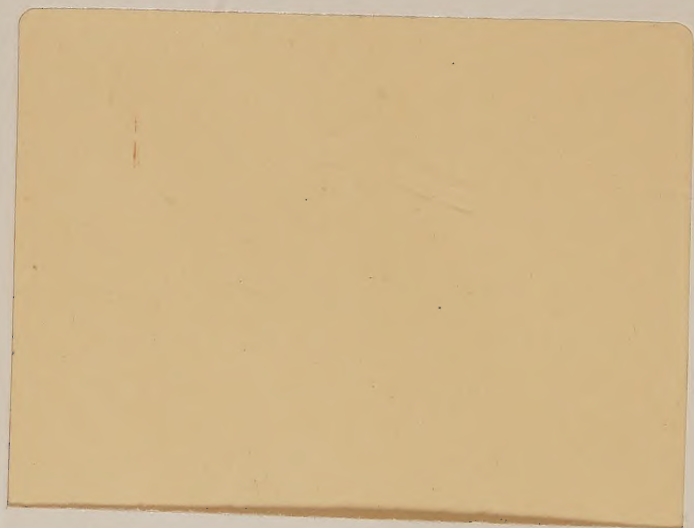


JUDSON MOSS BEMIS
PIONEER

BY
WILLIAM C. EDGAR.



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CALIFORNIA STATE COLLEGE
AT HAYWARD

JUDSON MOSS BEMIS, PIONEER



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SAINT LOUIS IN 1858

JUDSON MOSS BEMIS

PIONEER

BY
WILLIAM C. EDGAR

WITH A FOREWORD
BY
ALBERT FARWELL BEMIS

MINNEAPOLIS, MINN., U. S. A.
THE BELLMAN COMPANY
1926

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CALIFORNIA STATE COLLEGE
AT HAYWARD

FOREWORD

MY father was one of the exceptions which prove the rule that "a prophet is not without honor save in his own country." Everybody who came in contact with him seemed to recognize and appreciate his salient qualities of tenderheartedness, integrity, thrift, industry, co-operation and fair-mindedness. His employees as well as his business competitors, his relatives as well as passing acquaintances, intuitively felt in his presence the workings of a master mind eternally bent on his own right ends yet full of sympathy for any ills which beset the other fellow. The reason for this recognition lay in his frankness. He was frank to a fault. Even in jest (and he was ever ready for a joke) his face would reflect the thing that was in his mind. One of his outstanding qualities was his virile industry. His very presence often would weary me, so evidently was his tireless brain working away over its ever-present problems. But perhaps the most remarkable quality of all was his progressiveness, the pioneering instinct. To the very end, progress was what interested him, the latest machine, the latest way, an attitude of mind not usually found in the aged.

In many ways there was nothing unusual about

my father's career. He was a plain country boy born of simple country folk. But he had a healthy body and a pioneering spirit. He was the product of that process of natural selection referred to by Ellsworth Huntington and other ethnologists through which strength of mind and body are found in the issue of migratory peoples. The simple anecdotes which are recounted in this book might be duplicated by tens of thousands and perhaps hundreds of thousands in rehearsing the lives of Americans of the last century. But they may nevertheless serve to place more clearly in the minds of those who read these pages the conditions in which our fathers grew up and the vast changes which the development of our country, under the influence of accumulating scientific accomplishment, has brought to our American life.

Judson Moss Bemis was of the seventh and eighth generations in America of two English families; Bemis (now Beamish in England) and Farwell, his forbears, having emigrated to America in the first half of the seventeenth century. In childhood he experienced the rigorous migratory life incident upon moving by wagon and boat from Massachusetts to Illinois, and the equally rigorous life of pioneer farming in the early days of our great mid-West agricultural section. He was a trader by instinct, though without guile, and agriculture having no place in his heart, he moved into Chicago while still in the

“teens” and started to acquire by experience the underlying principles of sound business policy. During the five or six years of his sojourn there he associated with several young men who later rose to national prominence chiefly through their business acumen, Marshall Field being the best known. His desire for independence and for undeveloped opportunities then led him to Saint Louis, where he started the manufacture of cloth sacks, an ancient industry the modern development of which was to be his life work. The dozen years there were spent in blazing out the trail which later became his highroad to success as a manufacturing merchant, the foundation of which was built of the rock of industry and integrity. While still there he married a Massachusetts girl and shortly afterward moved back to his native state because Boston was the principal market for his raw materials and he had discovered one secret of mercantile success — that “goods well bought are half sold.” Buying and financing became his specialties thereafter, though he retained until his death a keen interest in and knowledge of every department of the business. In the buying of domestic cotton goods, and jute goods from Dundee and Calcutta, his pioneering spirit brought him success. He is probably responsible more than any other American for the development of our relatively large import trade with India. He became the father of five children,

two of whom died in childhood. He always took great delight in a good horse or pair, and his children and grandchildren will always remember the intense enjoyment he derived from his after-dinner game of backgammon. Beyond this his sports were few and far between. He always took a keen interest in national politics and might easily have risen to national prominence in that field had he not chosen business as his vocation. Though he had a strong social instinct, keenly enjoying the companionship of others, he was a lover of his home and his church, with a strong dislike of clubs, which in his opinion only estranged men from family and church. Business was his vocation, home life was his avocation.

It is perhaps needless to add to the number of biographies of men who have grown up with most meager opportunities and yet have attained marked success in one important field or another. Nevertheless ever since my father's death I have hoped that some day I might provide a record of his life for all those who were in any way connected with him or had any interest in his accomplishments, and the children of any such. Consequently through the primary assistance of my cousin Marmion Judson Simmons and my sister-in-law Marjorie True Gregg, and through the authorship of one of my father's most loyal and esteemed friends William C. Edgar, I have arranged for the production of this volume.

It was Mr. Edgar who suggested the fitting title to this book. To be a pioneer does not ensure success nor does success depend upon pioneering. But the pioneering spirit is the basis of all social progress, whether it be in the field of industry or art or science or religion, or in any other sphere of human thought or deed. My father used continually to say: "There are but two ways to go, forward or backward; one cannot stand still." Of the pioneer James Russell Lowell writes:

"What man would live confined with brick and stone,
Imprisoned from the healing touch of air,
And cramped with selfish landmarks everywhere,
When all before him stretches, furrowless and lone,
The unmapped prairie none can fence or own?"

"Cast leaves and feathers rot in last year's nest,
The winged brood, flown thence, new dwellings plan;
The serf of his own Past is not a man;
To change and change is life, to move and never rest; —
Not what we are, but what we hope, is best.

"Come out, then, from the old thoughts and old ways,
Before you harden to a crystal cold
Which the new life can shatter, but not mould;
Freedom for you still waits, still, looking backward, stays,
But widens still the irretrievable space."

ALBERT FARWELL BEMIS.

BOSTON, MASSACHUSETTS,

June, 1926

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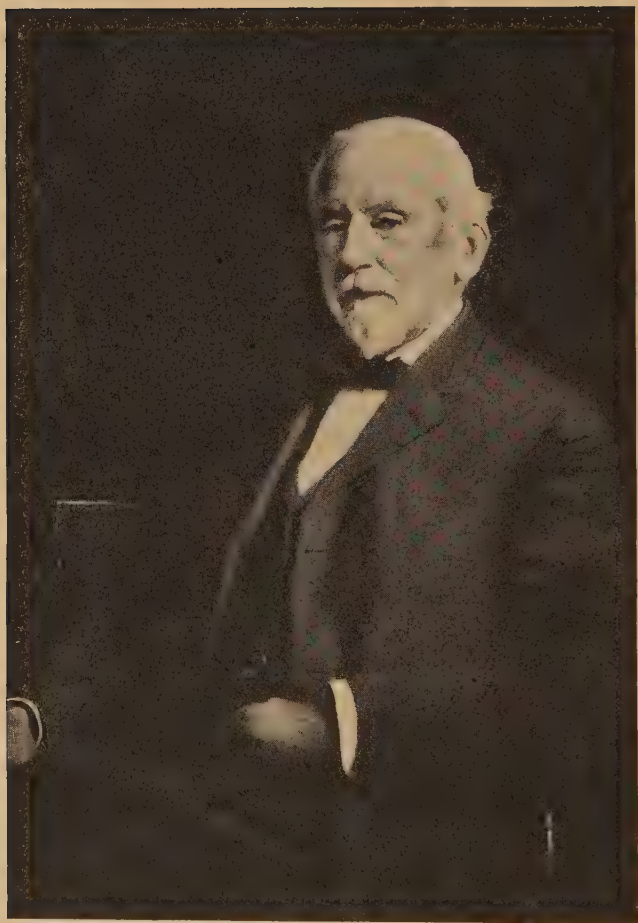
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JUDSON M. BEMIS, 1916

JUDSON MOSS BEMIS, PIONEER

CHAPTER I

THE COVERED WAGONS

Finding a new home — Two families and their antecedents — The example of the Reverend Adoniram Judson — Stephen the chair maker — The call of the West — A long and weary journey — Chicago in 1838 — A disappointment and a night of tears — Nancy Farwell's pluck — Sport distinguishes himself.

TOWARD the close of a bleak afternoon during the autumn of 1838, three covered wagons slowly approached their destination in the Rock River country of Northwestern Illinois, a place near Daysville, in Ogle County, known as Lighthouse Point, a hundred miles from Chicago.

The little caravan consisted of two families: Henry and Nancy Farwell and their six children, occupying two of the wagons; and Stephen and Miriam Bemis, with their three children, occupying a third wagon. There was also a very important member of the party, the children's playmate, the dog Sport, who had already shown his value as a zealous guardian and was often to prove his usefulness later.

The horses were jaded with dragging their heavy loads over the trackless prairie, for roads there were

none. Sometimes they plodded over miles of sandy soil, and again through areas of mud into which the wheels sunk almost to their hubs, making it necessary for the men and boys to help the animals drag the vehicles out of the mire in which they had almost bogged. The party was weary and travel worn, having come some eight hundred miles from its starting point, the village of Big Flats in the state of New York. Day after day it had toiled steadily westward, meeting with no misadventure by the way, yet finding no exhilaration in its slow progress — the dull, prosaic, uneventful journey of those accustomed to toil seeking a new home in the wilderness. Now that the end of their pilgrimage approached, with the prospect of sleeping in a house that same night, the



hearts of the travelers were reinvigorated; the men urged their horses onward and the women, mentally planning their household duties in advance, looked eagerly forward, hopeful of arriving soon enough to establish some sort of order before night came on.

This was a group of sturdy Americans, similar to thousands who at this period of the country's development moved from the East to the West in search of larger opportunities. The two families were related. Henry Farwell was Miriam Bemis's brother and he had been the moving spirit in the migration. Both the Farwell and the Bemis ancestors had lived in Massachusetts for quite two hundred years, ever since the first settler of each line had come to America from England.

Stephen Bemis was descended from Joseph Bemis, born in England in 1619, who came to America about 1640 and settled at Watertown, then New Towne, Massachusetts. His son Joseph junior was a soldier in King Philip's War and one of the grantees of Westminister, Massachusetts, of which place his son Philip became the third settler. Zaccheus Bemis, a son of Philip, served in the Revolutionary army. Stephen was born in Westminister on March 20, 1804, and here most of the family lived until, when he was three years old, Stephen's parents removed to Ashburnham, Massachusetts. At sixteen he went to

Fitchburg, Massachusetts, where he was apprenticed to a chair maker.

Three years after his arrival in Fitchburg, having become meanwhile an unusually expert chair maker, probably one of the best in New England if the stories of his workmanship are correct, and finding himself by reason of his trade in a position to marry, he was so fortunate as to secure a wife in Miriam Thurston Farwell, a young woman admirably qualified to prove a congenial and helpful companion. They were married on April 30, 1827, and for some years continued to live in Fitchburg.

Miriam Bemis was descended from Henry Farwell, who came from England to Concord, Massachusetts, where he was one of the first settlers, for Concord was settled and incorporated as a township in 1635. Her father and mother, Simeon and Hepzibah Farwell, were of Fitchburg, being second cousins and having a common great-grandfather, Joseph Farwell. Thus both Stephen Bemis and his wife were of unmixed American ancestry; a matter of interest in considering the attributes, not only of themselves, but of the subject of this biography, upon whose career the inherited tendencies of his forbears had an immense influence toward that sturdiness of purpose and indomitable perseverance, that thrift, shrewdness and enterprise, as well as the fundamental soundness of principle, which enabled him to overcome

difficulties and handicaps and achieve the distinction and success that finally rewarded him.

The life of the young couple in Fitchburg was quiet and uneventful. During the week, Stephen successfully plied his trade, probably in his own home. Religion and matters of religious controversy occupied very much of the thought of the time. Denominational differences, which today would be given but little attention by the layman, were then magnified into concerns of vital importance, upon the determination of which even eternal salvation was to be decided. It was by no means a matter of indifference whether one became a Methodist, a Baptist, or a Congregationalist. The decision could only come about after much searching of the spirit, a sincere study of the Scriptures, prayer and the various arguments pro and con set forth by spiritual leaders and advisers. Denominationalism was religion and the broad generalities of belief were not accepted as a sufficiently satisfactory profession of faith; one must be specific and definite.

Stephen and Miriam Bemis, hard-working, God-fearing people that they were, took their religion seriously and considered denominational differences with all the earnestness and fervor of their time. During their early married life they belonged to the Fitchburg Congregational Church and it is of record that both sang in the choir. There came a time,

however, when their faith in this form of worship underwent a change, based on conviction. Fortunately both seemed to change their views coincidentally, otherwise there might have followed some interruption to the harmony of their lives, which was happily averted by their pleasing ability to see the new light not only individually but jointly and simultaneously. We may smile superciliously at questions of denominational dogma in these days, nevertheless their discussion, deep consideration and the final action which resulted in a change of church were of the greatest significance a hundred years ago, and the mental and spiritual examinations and cross-examinations through which the individual passed in the process of satisfying his soul bore fruit in sober, diligent and useful lives, based on real convictions, arrived at through many mental and spiritual perplexities and difficulties.

Stephen and Miriam, after much thought and prayer, resigned their membership in the Congregational Church and became Baptists. They were greatly influenced in this action by the consideration of an incident which once stirred American church circles profoundly but is long since almost forgotten except by students of denominational history. This was the sudden and seemingly miraculous conversion of the Reverend Adoniram Judson. A minister of the Congregational Church, in which he had been

brought up, he and his wife were sent in 1813 as missionaries to Burma. On the way to their post of duty, conceiving that they would be better prepared to meet the arguments of the Baptists, who had already sent missionaries to Burma, by reading and fully considering their written propaganda, they



FITCHBURG, MASSACHUSETTS, 1835

earnestly did so, with the wholly unexpected result of being themselves completely convinced of the soundness and truth of the Baptist doctrine. They abandoned the old New England creed of their fathers and, on their arrival in Calcutta, were baptized by Ward, the famous English Baptist missionary.

Stephen Bemis and his wife joined with some of their fellow townsmen in forming the First Baptist Church of Fitchburg in 1831, and he was one of three

men to sign a note for three thousand dollars to be utilized in the building of its meeting place. In those days this was considered a large amount of money, and the fact that the name of Bemis attached to the note was accepted as satisfactory indicates his general reputation as a responsible man. Stephen not only showed the strength of his faith by works, but when on May 18, 1833, a third child was born, Miriam and he named him not only after the converted clergyman whose courage and convictions they had admired and emulated, but also after a local Baptist clergyman, a friend of the family, and the boy became Judson Moss Bemis. The parents remained consistent and faithful Baptists to the end of their days, but the son, thus doubly identified with the Baptist denomination, when he later followed his own convictions, reverted to the church of his ancestors and became a Congregationalist.

Shortly after Judson's birth the family removed to New York state. Henry Farwell, Miriam's elder brother, who was born in Fitchburg in 1795, married Nancy Jackson at Westminster in 1819, and a year or so later moved to Steuben County, New York, where he engaged in the lumber business. After a dozen years in this occupation he rented a farm at Big Flats. Henry and Nancy Farwell had a family of six children: Henry Jackson, usually called Jackson, Charles Benjamin, John Villars, Simeon I, who

died in infancy, Simeon II, and Maria Louisa, who married E. W. Edson. The Bemis family, consisting of Stephen and Miriam with their three children — Stephen Allen, Mary Hepsey (afterwards Mrs. Nathan Lattin), and Judson Moss — all born in Fitchburg, moved into a small house adjoining that of the Farwell family, and while Henry Farwell continued his farming operations Stephen Bemis followed his trade of chair maker and added to it that of painting.

During the three or four years in which they lived at Big Flats the older children had an opportunity to attend school and availed themselves of it, but Judson was too young, although one day he followed his brother and sister to the schoolhouse and scandalized them by calling out to the teacher, who was a friend of the family, "O, Mis'er Kingsbury, I got a new frock made out of mother's old one!" — a fact that they did not care to have made public to the entire school. Judson's recollections of this period in his young life were very hazy and an outstanding one seemed to have impressed itself upon him as involving an imminent peril. His uncle, Henry Farwell, had driven his wagon to the door of the Bemis house one Sunday morning and, while he went inside to collect the family for church, had permitted his little nephew to climb into the seat and hold the reins. As soon as his uncle disappeared, Judson began to experiment with the horses, tugging on the lines. When

the team began to back the small boy found himself in difficulties and was only saved from an upset by the timely return of his uncle. It is odd how such insignificant incidents impress themselves upon the mind and endure through the long years. In all his life Judson always associated Big Flats with this trifling occurrence, which to his infantile mind seemed fraught with danger.

At this time Eastern farmers became interested in stories about the wonderfully fertile lands in Illinois and many settlers had gone westward from New England and New York to make their homes in the new country. Illinois had been admitted to the Union in 1818, but the last of the Indians had not been removed from the state until 1833, following the Black Hawk War. Farwell and Bemis had been attracted by the reports of cheap virgin land being opened up for settlement, and had discussed the possibilities with a view to trying their own fortunes in the West. The result was that in 1837 Henry Farwell made a preliminary expedition to the Rock River country and, after buying two claims, one for himself and the other for Stephen Bemis, returned home to make preparations to move the following year.

During the summer of 1838 the two families started on their long journey to the land acquired in what was then a frontier state in the Far West, there to make their permanent home. There were only a few

short railway lines in the United States and none of them was available to help the travelers on their way. Their household goods were shipped to Buffalo by canal, thence by boat through the Great Lakes to Chicago, to be carted the remainder of the distance to Lighthouse Point.

The emigrants set out in three covered wagons for a journey of eight hundred miles, of which a third was to be accomplished by boat and the remainder by slow-moving wagons. They left homes that were at least comfortable and land that gave them an assured support. They risked everything they had in this venture into the unknown country and it took much courage, faith and resolution to make such a decided move. Although a long and wearisome course lay before them, involving weeks of travel, where now such a trip could be made in less than twenty-four hours by fast trains, and although at the end there lay no alluring goal where success was to be attained otherwise than by hard and continuous labor, the families were undaunted and set forth with stout and hopeful hearts.

The youngest of the children was little Louise Farwell, a year old; the oldest, Jackson Farwell, seventeen, was almost a man and quite able to do his share of the work. Judson Bemis, next in age to Louise, was five years old. The two mothers, Nancy Farwell and Miriam Bemis, usually rode in the same wagon

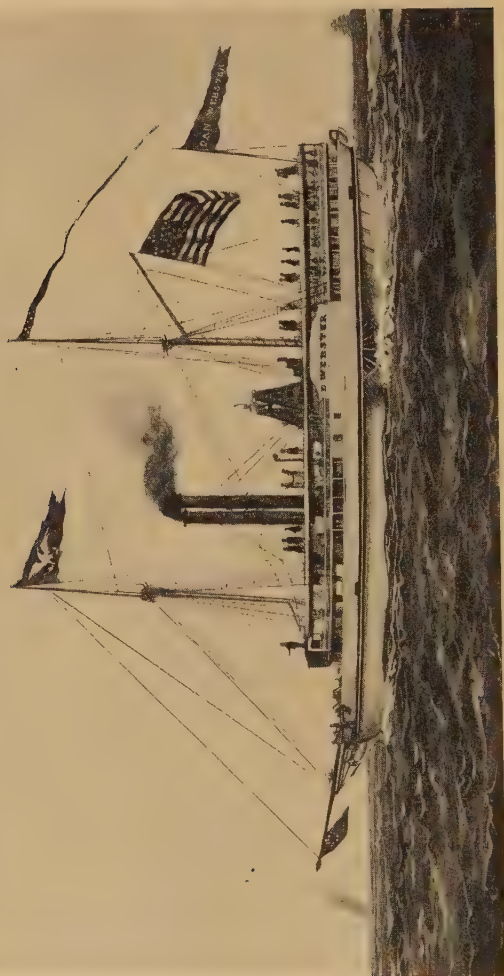


BUFFALO, NEW YORK, IN 1838

for companionship and the younger children rode with them.

On arrival at Buffalo the party boarded a boat bound for Detroit, the wagons being hoisted to the deck to be used as cabins to sleep in. The voyage across the lakes must have been a wonderful experience for the travelers, but Judson in after years could recall but one incident of it, which persistently remained in his memory. One night, while sleeping on deck with his parents in their wagon, the entrance to which was in front and barely large enough to admit one person, he was suddenly awakened by an alarm. A man was trying to creep through the opening. Aroused, his father called out, "What do you want?" The occupants of the wagon awoke and the intruder vanished, but Judson remembered the shock the incident gave him. His sister Mary, being warmly attached to the dog Sport, always insisted that he had first given the alarm. Later certain of the sailors, one of whom may have been the intruder, threatened to hang the dog.

Disembarking at the town of Detroit, the immigrants unloaded their wagons, harnessed the horses to them, and set forth on the third stage of their pilgrimage in quest of a new home. This led by a monotonous and discouraging route across the state of Michigan over roads sandy and difficult. Day after day they toiled on through the hot sand, the



LAKE BOAT, 1838



DETROIT, MICHIGAN, IN 1838

children growing fretful and the mothers weary, until at last, when their patience was almost at the breaking point, they reached the southern extremity of Lake Michigan and, late in the afternoon of an autumn day of 1838, drove into Chicago, at that time a crude and unattractive little huddle of houses containing some four thousand people.

Cook County had been organized in 1831 with Chicago as its county seat. Chicago was made a town in 1833 and became a city in 1837, but except in name it remained a straggling and unkempt village, its total tax levy for 1834 having been only \$48.90. Fort Dearborn had not been abandoned until 1837, and the transformation from a frontier military post to a trading center had been very recent.

Malaria and ague, or, as commonly called, "chills and fever," were very prevalent in this part of the West and especially in the country south of it, before the land had been cleared and drained and some attempt had been made in the towns to establish sewerage systems. The lower part of the Mississippi Valley was much afflicted by this illness, for which the most popular cure was whisky and quinine, administered in large and regular doses. It was not uncommon, even as late as the Civil War, to see people on the streets and in the fields suddenly seized with a periodic chill, shaking violently. These seizures

were inevitably followed by a fever and the result, while seldom fatal, was weakening and enervating. Much of the inertia in the development of this section of the country, especially that fertile part of it lying along the banks of the Mississippi and its tributaries to the south, was due less to the natural disposition and tendencies of the early settlers than to the debilitating effects of malaria. Martin Chuzzlewit and his faithful and light-hearted companion, Mark Tapley, found themselves in just such a fever-stricken country when they came over from England to settle in America, and in his description of the place, Dickens has scarcely exaggerated the melancholy situation in which many immigrants, misled by specious speculators into buying land in the West, found themselves on arrival at their new homes.

Chicago, besides its unattractive appearance, had an evil reputation for malaria and Henry Farwell was not ignorant of it. He dreaded lest his party should contract the illness and feared that, being elevated only about seven feet above the level of Lake Michigan, Chicago might prove an unhealthy spot in which to remain overnight. Although they were worn and jaded, he insisted that his company push on in search of a more salubrious stopping place. Hardly pausing, therefore, to observe the town, they wearily drove through its few straggling streets, crossed the river on a rope ferry at the place where the



CHICAGO IN 1838

Randolph Street bridge was built many years later, and found themselves on the west side of the south branch of the Chicago River, camping that night on the Common. Scarcely a dozen houses then stood in this vicinity. Had the travelers been told that before the end of the century upon this site would stand one of the largest cities in the world, and of course no one at that time even imagined such a fantastic story, they would have considered it the meaningless chatter of an idle dreamer. In dread of the prevailing malaria, the travelers passed an uneasy night on the Common, and early the next morning rolled out over the unbroken and trackless way that led them on the last stage of their journey, the hundred miles to the Rock River country, a journey of several days' duration.

Such were the antecedents and such had been the experiences of the little caravan which on this gloomy autumn afternoon was approaching its long-sought destination. The men and their families were not particularly distinguished among those who at this period of the settlement of the West constituted the stream of immigrants moving steadily from the East, by boat and river and long, long wagon trail, to do their part in the creative pioneer work of their time. Of good American ancestry, hard working, deeply religious, sober and earnest, they had met the hardships of their journey uncomplainingly. The story of many another covered wagon journeying much

further westward at that time abounds in more thrilling incidents — adventures by flood and field, attacks by Indians and hairbreadth escapes — yet in the quality of dogged endurance and perseverance the difference between such and this party was merely in degree. There is something in the very absence of inspiring adventure in this journey, its monotony and wearisome uneventfulness, that makes it seem even more heroic than some having more striking narratives. Loaded into one of the wagons, unreckoned as a potential asset but destined to a career of note, was five-year-old Judson, as eager in his childish way to see his future home as his elders and as unknowing as they of what lay before him in the years ahead.

The caravan toiled onward, Henry Farwell in the lead, his eyes searching through the gathering gloom for the landmark which should indicate the property he had acquired. At last he saw it and eagerly pointed it out to his followers. There stood the house they had planned to occupy at the end of their wanderings, their future home. The weary horses drew the wagons to the open door flapping in the chill wind, and there they stopped. The end at last.

In the twilight of that bleak day, the shadows of night gloomily falling, there stood on the virgin prairie a log cabin about twenty feet square, the only habitation in sight — a forlorn and miserable struc-

ture indeed. As the settlers approached it for closer inspection, a drove of lean razor-back swine, which had preëmpted it, contested entrance and was only dislodged by the vigorous efforts of the valiant dog Sport, who was not too weary to give battle, supported by one of the men wielding a hoe.

Henry Farwell must have seen this rude house when he purchased the land and been prepared to some extent for what he found, but the others, and especially the women, had altogether different anticipations. Probably they had been indulging in daydreams as they traveled, picturing as their future home at least a habitable house, approaching, if only in small measure, the comfortable dwellings which they had left behind them in New York. The miserable crude shack before them was not the realization of their cherished hopes and their disappointment was bitter.

It was impossible to occupy the house in its dilapidated and unclean condition and the settlers remained in the wagons for the night. Weary and disillusioned, the two women wept together over the plight of their families and the dismal prospect before them in this bleak and cheerless country, with winter approaching. No doubt their repining was keenly felt by the men, who were responsible for the long and apparently useless journey. While their former state had not been one of ease and affluence, yet it had been such

as to assure them a fair living. The farm in New York had yielded sufficient for their needs and Stephen Bemis had been able, by his skill at his trade, to earn a steady if small income. There had been opportunity for the children to go to school and they had possessed friends and kindly neighbors. In retrospect their old home seemed a paradise in comparison with that for which they had rashly exchanged it.

During the long and cheerless night Henry Farwell and Stephen Bemis, bending over the fire, conferred together as to what had better be done. Their hearts were heavy and Farwell, having been the instigator of the change, felt the responsibility for their condition keenly, although his companion did not reproach him for his error of judgment. It seemed obvious that a mistake had been made and that the only way to rectify it was to retrace their steps and return to the assured, if narrow, possibilities of their old environment.

Having come to this conclusion the conference ended. Early the next morning, impressed by the tears of his wife and sister, which had been copiously shed during the night, Henry Farwell announced that they would hitch up the horses immediately and return to New York. To this proposal, which he imagined would be welcomed by the disappointed women, he received an emphatic protest. Morning

and the appearance of the sun had brought renewed courage and determination on the part of those supposed to be the weaker. They had indulged in the inalienable privilege of their sex, a good cry, and they felt better for it. They had made up their minds, and Nancy Farwell expressed the sentiments of both mothers when she firmly said: "No, we will do no such thing, Henry Farwell. We came out here this long distance to get a home where we could bring up **our** children and give them a better chance in the world. Having taken the step, we won't turn back. Here we stay and we will make the best of it."

This settled the question and there was no more talk about returning East. It is interesting to speculate upon what grew out of this courageous display of the true pioneering spirit and what might have happened to the young people within the sound of Nancy Farwell's voice on this autumnal morning had the proposal of her husband been acceded to. No doubt hundreds of immigrants, finding only disappointment at their journey's end, slowly and sorrowfully returned whence they came, carrying their children with them, there to remain in obscurity and mediocrity, if not in poverty, for the remainder of their lives. Such might have been the fate of the group of young people whose future was here in the balance, had the retrograde movement been followed.

Instead, many of those present found great opportunities in the West. Besides the notable career of Judson Bemis, which it is the purpose of these pages to record, several of the sons of Henry Farwell, later entering into the commercial, industrial and financial life of the nearby city of Chicago, made their impress upon it and attained a very large measure of influence and success. Only recently some of their sons, the inheritors and promoters of the business they established, the John V. Farwell Company, sold it for several millions of dollars. Charles B. Farwell, the second son of Henry Farwell, who was present when his mother announced her decision, became a United States senator from Illinois, and attained great political standing and influence. The third son, John V. Farwell, was for many years one of the leaders in the development of Chicago and vicinity and among the founders in America of the Young Men's Christian Association. Charles and John V. Farwell successfully undertook the building of the state capitol of Texas.

As for little five-year-old Judson Bemis, whose sterling qualities were to be nurtured and developed through the toil and hardship of a pioneer existence, unconscious of the weighty character of the decision made for him, he gazed with round-eyed interest upon the new country into which he had been brought and found his chief concern in the friendly gambols

of Sport, who evidently considered life in the West highly diverting and entirely satisfactory. He distinguished himself shortly after their arrival by raising an alarm one night. Henry Farwell and Stephen Bemis rushed out and found the dog lying near the cabin door, panting, with a man's glove nearby. He had driven off some marauders and this was the first intimation the settlers received that a gang of desperate horse thieves infested the vicinity.

Bands of these thieves, composed of outlaws and irresponsible drifters, always followed the settlement of the West. Utterly lawless and frequently committing deeds of violence as well as theft, these desperadoes preyed upon the struggling settlers until the various communities grew strong enough to exterminate them. The most notorious gang in the Rock River country was known as the Driscolls, with its headquarters in Washington Grove, scarcely a mile from the Bemis farm. Two families living on the edge of the grove were strongly suspected of giving aid and comfort to these outlaws by supplying them with food and giving other help, but because they were Baptists Stephen refused to believe they would countenance the thieves. Within a few years after the settlers arrived, the Driscoll gang was captured in their Washington Grove rendezvous, tried and condemned to be shot. The execution took place near Stephenson's mill, within a short distance of the

Bemis house. This ended the terror from murderers and horse thieves which at first gave the immigrants much concern and caused them to guard such property as they possessed with great vigilance; a task in which the good dog Sport performed an important part.

CHAPTER II

THE LIFE OF AN ILLINOIS SETTLER

A hard winter — Chairs in demand — Stephen's character — Discipline sometimes tempered by humor — A predilection for Baptists — Indiscriminate hospitality — The luxury of controversy — Death of Miriam Bemis — A prophecy — Stephen remarries — Judson's boyhood.

THE claims purchased by Henry Farwell covered two farms of one hundred and sixty acres each and the amount paid for them was nine hundred dollars. An additional payment of a dollar and a quarter an acre had to be made to the government. This was payable at the land office in Dixon, twelve miles away. Preëmption of the land required continuous residence upon it, the erection and occupation of a house upon each one hundred and sixty acres and a certain amount of cultivation of the soil. Considering the unimproved condition of the tract and the purchasing power of money in those days, the price paid for the land was really high. In addition, there were taxes to be paid.

To make the necessary payments, meet the taxes and meanwhile gain a living for two families consisting of twelve persons in all, presented a difficult problem and one that could only be solved by long

and hard work and the practice of the most rigid economy. To this task the newly arrived settlers applied themselves immediately and assiduously, having no false views concerning the circumstances in which their lot was cast and no visionary theories that the rudimentary object before them could be attained otherwise than by industry and frugality.

The one hundred and sixty acres acquired by the Bemis family consisted of two pieces of land, of which about forty acres was woodland, near the original cabin, and the remainder was prairie. For several nights after their arrival the settlers continued to sleep in their wagons. The log house was small and



TYPICAL ILLINOIS CABIN, 1838

crude, with a split plank floor and a rough ladder leading to the half story, or loft, above. It was not large enough to accommodate both families and therefore Henry Farwell immediately started to build nearby a good-sized and comfortable log house for himself, while Stephen Bemis began work on an addition to his cabin. These structures were sufficiently complete for occupation before winter set in, notwithstanding the work was retarded by the sickness of all the party. Fever and ague, despite the precautions taken, afflicted them and added greatly to their initial discouragements. It was a hard fall and winter, from the effects of which, and of subsequent hardships endured, one of the most important members of the group was destined never to recover.

Stephen Bemis had the advantage of most pioneer farmers in that he had a trade to which he could apply himself when the weather or the season made it impossible to work out of doors; he even went further in his industrious habit by doing a hard day's work and then, after supper, making chairs. Very often, following a long day in the wheat field, he would be heard whetting his scythe and mowing, late in the evening, long after the rest of the family had gone to bed. From five o'clock in the morning until eleven at night was not an unusual summer day's work for him. He would quietly explain his long-continued

efforts by saying that in hot weather he could do more work after sunset than during the entire day.

In winter his usual task at night was to flag-bottom two chairs. He was an expert craftsman and he could make chairs and sell them at a lower price than those brought from Chicago by slow and expensive wagon freight. Moreover they were so good and so well made that they were always in steady and remunerative demand, and he could have sold many times his ordinary winter output. Hand tools and a foot-tread to turn the wheel were the extent of his equipment. With these, combined with inventive genius and constructive ability, he could produce not only chairs but sleighs, children's cradles, rakes, pitchforks, hoe handles, cradles for reaping wheat and every kind of wooden farming implement in use before modern farm machinery was introduced.

He was a sturdy, independent and self-respecting character who possessed the strength, industry and perseverance necessary for a pioneer. He was stubborn in holding to his own convictions regardless of popular opinion. This tenacity frequently led him to support the side of the minority. Thus years later, when the question of slavery became the great public issue he was a staunch Abolitionist, although this side of the controversy was so unpopular locally that its supporters were to some extent ostracized.

Illinois was not a slave state and when the critical

time came it took its place without reserve or equivocation with the Union, but it bordered on Missouri and Kentucky and many of its early settlers were pro-slavery immigrants from slave states. There was but one Abolition organization in Illinois when Stephen Bemis went there in 1838. Contrary to the now common impression, there was no sharp demarcation previous to the Civil War between the states of the North and South on the broad question of slavery, so far as public opinion was concerned.

The Mississippi River and its tributaries afforded the means of trading between North and South, and naturally this brought a certain amount of emigration from states further south favorable to slave holding; so the influence of the steamboat traffic itself was to create a great deal of superficial opinion opposed to freeing the slaves. Laurence Oliphant, who visited the Northwest a few years previous to the beginning of the Civil War, reports in his book that at Saint Paul, Minnesota, he found the general sentiment, as he heard it expressed in the hotels and other public resorts, overwhelmingly pro-slavery and he took this to be the opinion of the majority — another proof that the force of strong underlying currents is not to be accurately reckoned from mere surface indications.

The religious convictions of Stephen Bemis, as shown by his action in changing from a Congrega-

tionalist to a Baptist, were of the kind that admitted of no compromise, therefore he raised his family on strict principles, not overlooking in the process the wisdom of Solomon in respect to sparing the rod and spoiling the child; yet he was just and his justice was duly tempered with mercy.

When little Judson was old enough to be of some help, he was sent one morning at breakfast time to recapture a calf that had escaped from its enclosure. In no good humor over the task, which meant a cold breakfast, he gave chase to the truant, which displayed calf-like perversity in eluding him. Out of patience with the beast, as he finally succeeded in corralling it and shutting the gate, he permitted an oath to escape him. This was overheard by his father at the breakfast table. After he had finished eating, the youthful culprit was requested to go upstairs. Of this experience he has said: "I went, knowing what was coming — a whipping — but I did not know what else until bidden to kneel down. I will never forget that prayer as long as life lasts. Was it my last oath?"

Not without a sense of humor, Stephen Bemis would frequently relax with his children and according to Judson's recollections they must have had some amusing and happy times together, although the demands of daily life with its unending round of work left but little time for recreation or frivolity. On

rainy days the boy occasionally went fishing with his father in the nearby Rock River. Judson pinned his faith to minnows for bait, but his father, contenting himself with a bit of white rag, would move it so swiftly and expertly through the water that he would catch far more fish than his little son.

Judson filled several slates with figures in trying to find the solution of the ancient riddle which his quiz-zical father propounded to him: "As I was going to Saint Ives, I met a man with seven wives. Each wife had seven sacks, each sack had seven cats, each cat had seven kits — kits, cats, sacks and wives, how many were going to Saint Ives?" Following the suggestion of his father, he once nailed a paddle to the end of a long pole for the purpose of placing salt on a bird's tail and thereby capturing it. Being asked to make a cage for the prospective captive, his father gravely assured him that it would be ready as soon as the bird was caught. Again, having obtained an apple from a wagon load which had arrived from the southern part of the state, apples being scarce in this vicinity, he was guilelessly asked by his father if he might have it, providing he could place the apple under his hat without removing it. Consenting to the seemingly impossible feat, Judson emitted a wail of disappointment when his father easily accomplished it by simply eating the apple. Such trifling incidents lingering in the child's memory

and told long after, testify to the kindly and whimsical nature of a father who, hard driven by the exigencies of the struggle for existence, yet gave some thought to the small things of life, which in retrospect seem so significant of his character.

Withal, Stephen the chair maker was sincere and guileless. Himself a devout and consistent member of the Baptist Church, he had great confidence in the worthiness of all who belonged to the same denomination; simply because they were Baptists by profession, they must necessarily be entirely dependable. He refused to believe that the Baptist family living near Washington Grove harbored bandits, and when a shiftless Baptist of his acquaintance needed help, he took his family into his own house and gave the man work at chair making. In return, the visitors showed no disposition to help and their chief interest was exhibited in valorously attacking the family larder.

Stephen planted one of the first peach orchards in his vicinity, and after it bore fruit he invited a number of his Baptist brethren, one Sunday after church, to take dinner with him and have a basket of peaches. They accepted, and in several wagons descended on the family. Young Judson had the care of all the horses and Stephen's wife had the burden of cooking for a large number of unexpected guests. Such an occurrence as this was not unusual in the

farming communities of Illinois, not only at this time but for many years afterward. The practice of hospitality was so generously extended that it was greatly abused. It was the habit to invite not only friends and relations to share the family board but to include the passing stranger. Itinerant peddlers, canvassers and a horde of traveling transients took full advantage of their opportunities and no payment for their entertainment was either proffered or expected.

The result was that the womenfolk of the household were overworked to such an extent that many of them suffered from nervous exhaustion and some were so worn out by constant cooking, largely for visitors, that they died at a comparatively early age. The cost in dollars and cents of the practice of this unwritten but none the less imperative law of indiscriminate hospitality was never counted, because the farmer raised all the food supplied. Nevertheless, in the end it had much to do with decreasing the financial yield of his labor and probably was one of the causes that subsequently contributed to the gradual disappearance of Americans as farmers and the succession of the close-figuring, less lavish foreigners who succeeded them as tillers of the soil in that part of the country. In the actual spending of money the original settlers were necessarily frugal and careful because they had very little of it to spend, but there

was always plenty to eat, for the land was productive and the men worked hard and intelligently to raise their crops and fatten their stock. In consequence the family food resources were lavishly and often wastefully expended.

Judson long remembered another brief experience he had in connection with his father's propensity to exalt the characters of his fellow Baptists. There was a Deacon in the church who was a favorite with Stephen and a frequent visitor to the Bemis house, especially when the peaches were ripe. Thinking that the experience of living with such a righteous person would do him much good, Stephen sent his son to stay with the Deacon and his family. The boy remained only a week. The Deacon had a cross-eyed wife, with whom in the privacy of his home he frequently quarreled, and also a very unamiable cross-eyed daughter. He proved to be the meanest, stingiest man Judson had ever encountered and he was glad to make his escape and return home.

Religious discussion afforded a certain kind of relaxation and change for hard-worked humanity and Stephen Bemis occasionally enjoyed an encounter of this sort with a neighbor who, although he was a Methodist, was a good friend. The rivalry between Baptists and Methodists was keen, a preponderance of the inhabitants of the vicinity belonging to the latter denomination. On Sunday afternoons, or on

one of those very rare occasions during the week when Stephen was neither busy on the farm nor at chair making, the two protagonists would come together and engage in a long argument as to the relative merits of their respective beliefs. Much Scripture was quoted in these encounters.

Stephen would contend that a Baptist came out of immersion with all his sins washed away. His neighbor would hold that a baptism which consisted of sprinkling a few drops of water on the head purified a man quite as well as immersion, without soaking his clothes, since religion was the result of a state of mind rather than of any physical action. Stephen, being a reader of the Bible, was able to quote Scripture fluently for hours at a time and usually overwhelmed his opponent with quotations, but the latter never admitted defeat, always retiring in good order. Neither succeeded in changing the opinions of the other; neither had the faintest expectation of doing so. They would have been nonplussed had such a result followed, since it would have ended the periodical contests. Both were well satisfied with the inconclusive result and parted on the most amicable terms in the hope of renewing the argument at the first opportunity, rejoicing in the mental exercise the long-continued controversy afforded them.

Before the newly arrived families had become

firmly established, there came upon them a great bereavement in the death of Miriam Bemis, Stephen's wife. The hardships she had uncomplainingly endured proved too much for her strength. In little more than a year after she came to Illinois she was suddenly taken sick and, after a brief illness, died on January 24, 1840, in the thirty-fourth year of her age. Perhaps her inability to withstand sickness was partially due to the fact that before moving West it had been her habit to submit to the old-fashioned practice of being bled once a year. This was commonly supposed to result in purification of the blood, but it probably had the effect of weakening rather than strengthening the body. Be that as it may, the life she endured was a hard one and her strength was not equal to it. Like many another delicate woman exposed to the rigors of a pioneer existence, she died early, worn out by her heroic exertions.

Concerning her but little is known except by tradition; no picture of her is in existence and, although she is said to have been unusually skilled in needlework and proficient in penmanship, no evidences of her handiwork survive her, a copy book in which there were specimens of her writing having long since disappeared. Evidently she was of a refined and gentle nature, ill-equipped physically to endure the privations which, unavoidably, she had to encounter during her brief life. Married before she was twenty-

one to a poor man, she had borne him three children by the time she was twenty-seven. While her youngest child was still a baby she had left her native home to live in New York State, and later she had journeyed westward to find a new habitation in a prairie cabin. Strong in faith and spirit, her body was too frail for the hard conditions of her life.

Her religion was very real to her. Her eldest child, Stephen Allen Bemis, in recording his somewhat dim memories of his mother, mentions that many a time, on Sunday afternoons, when his childish mischievousness had caused her to be concerned for his future, he heard her praying for him in the solitude of her little room. Of a sensitive nature, it deeply grieved her when, in discussing religious subjects with her Methodist brother Henry, he would criticize her beloved Baptist doctrines. Sometimes on such occasions she would go to her husband in tears, much distressed.

In passing to her well-earned rest and the reward of those good and gentle women who so nobly did their full part in the development of the West, Miriam Bemis left her husband Stephen dazed and overwhelmed by his sudden loss and by the burden of caring for the three motherless children. The eldest child, Stephen Allen, was eleven years old; Mary was nine, and Judson Moss was but six, so young when his mother died that, greatly to his regret, when he

grew to man's estate he was unable to recall her features or anything about her.

Bereft of the faithful wife and kind mother, the Bemis family was sorely stricken and for a time the children remained with kindly neighbors who cared for their needs, while Stephen lived a lonely life, seeking to forget his sorrow in incessant labor, either at making chairs or working in the fields. There were neither servants nor relatives to keep house for him.

Of the brief period during which Miriam Bemis lived in the log cabin, her eldest son, Stephen Allen, remembered an incident which was significant in view of subsequent events. Over seventy years later, in 1913, he related it to his brother Judson in a letter, from which the following extract is taken.

"There are a good many whispers you never heard of, but this whisper from your parents I listened to, and it has always remained with me. You are the first to whom I have ever mentioned it. I have been waiting in order that I might verify the prophecy.

"Your parents never told me how they arrived at such a conclusion and possibly they did not imagine I was listening, but very little escaped me in those days, either in seeing or hearing.

"Our parents distinctly designated our brother (Judson) as the financier of our family. They talked of the matter in my presence, and I listened, too, with all the ears I had. According to their ideas, strongly expressed, he was to be the business man of the concern and I never felt like controverting the position they assumed for I felt that way myself. My premonitions were equally pronounced in that direction, although the verdict was really against their first-born on this question.

"If you ask me when this conversation occurred respecting your future, I will state in the log house between Lighthouse Point and Daysville, not long before your mother passed on."

Assuming that this was not a memory unconsciously suggested by after events but an actual occurrence, which there is no reason to doubt, the intuition of Stephen and Miriam regarding their youngest child, then not six years old, was singularly correct. It was Judson who, emerging from the chrysalis state, developed the qualities of man of business and financier to a remarkable degree and who, of all the family, displayed a genius for initiative and the upbuilding of the industry he founded, although in this his elder brother, Stephen Allen Bemis, very ably coöperated with him.

There was not much to suggest the embryo merchant and manufacturer in the little Judson, who at the age of six found himself motherless and more or less dependent for a home on the kindness of neighbors. This condition did not last long, but while it continued he must have led rather a forlorn and disconsolate existence.

Frontier life is ruthless in its demands. It requires that those who live must not dwell on the past or indulge overmuch in the luxury of useless grief. It insists that only the fittest survive and that the survivors press on, leaving the past with its sorrows be-

hind them and doing the best they can for the present and the future. The necessities of the pioneer are real and urgent and sentiment must give place to them. No reflection upon the constancy of Stephen's affection for Miriam and no indication either that he forgot her or ceased to mourn her loss is found in the fact that a few months later he married again, this time a widow, Mary Neville, who had one son about the same age as Judson.

An excellent housekeeper and cook, the second wife renewed the home and the children once more were cared for. During the following years six children were born to Stephen Bemis and his wife, — a girl who died in childhood, and five boys. A new and larger house became necessary. It was built on the farm land and was about twenty-five feet wide by forty feet long, a story and a half in height. Stephen planned the house and prepared the timbers for it himself, hiring a man to assist him in erecting the building. These heavy timbers were from six to ten inches square, hewn to a smooth surface, mortised and put together in sections. The siding, flooring and shingles were procured from a sawmill which had been established in the vicinity.

When all the material was ready a "raising" was held, at which the neighbors helped. This consisted of putting the sections in place, all being mortised and ready to have stout wooden pins driven in to

hold them firmly together. When the work was finished, an ample dinner was served to the participants in the "raising." It was not unusual to pass around a jug of whisky on such occasions, but Stephen provided nothing stronger than coffee for his helpers.

In the new dwelling, half of the first floor was set aside for the chair-making shop. Within a year or two a further addition to the house became necessary. In the meantime, some of the neighbors had joined in starting a small coöperative brickyard. Stephen's oldest son represented the Bemis family in this enterprise and worked at it for two summers. From this yard brick was obtained for the addition to the Bemis house and also for a new house which Henry Farwell built for his family. When the bricks had been made, a mason and an assistant were hired and the boys of the family carried the bricks to them. The addition was the same size as the original portion of the Bemis house. When it was sufficiently completed to be occupied, the family moved into the brick addition, leaving the entire first floor of the frame portion for the chair-making business, which was constantly expanding, the chairs of Stephen Bemis having obtained favor in the rapidly growing neighborhood. Neither the frame section nor the brick part of the house was completely finished inside for many years. They were still incomplete at

the time Judson left home to seek his fortune elsewhere.

In such surroundings, under the care of a busy stepmother overburdened with the demands of a growing family and under the direction and to some extent the companionship of his hard-working father, little Judson grew into boyhood. He was an observant child, somewhat reticent and thoughtful, and at an early age was called upon to do his share of the family tasks. These were by no means easy or agreeable.

William Neville, the son of the stepmother, was his companion and between the two boys disputes would often arise, sometimes ending in quarrels. A whipping for one or both usually followed. Judson thought he received more than his just share of such punishments. His stepmother naturally favored her own son and it was not strange that Stephen should be influenced by his wife's version of the disturbances. In commenting on these unpleasant episodes, Judson afterwards said, "Father and mother looked at the matter through their own spectacles, which may have had some dust on them." In his own opinion he was never at fault in these boyish quarrels with young Neville, but his parents generally thought otherwise. On one occasion when his stepmother undertook to whip him, she was in the yard of the house and seized him by the arm, leading him toward the switch on

the ground ahead. She was large and stout and the boy very naturally hung back, but as they neared the spot he suddenly darted forward, seized the switch and threw it beyond his stepmother's reach. This availed him little in the end, for the whipping he temporarily averted was later administered by his father when he returned from the field, probably with interest added.

From such happenings as this it should not be inferred that young Judson was neglected or treated with undue harshness. He himself never cherished any feeling of resentment toward his father or his stepmother on account of the discipline he underwent. It was the custom of the time and of the place to raise children without indulging them and on far stricter lines than are now considered necessary or desirable. Corporal punishment, more or less severe, was the rule rather than the exception in all well-regulated households and in the common schools. The rod as a corrective of youthful indiscretions was considered indispensable. Nor did the children who came to maturity under a sterner code of rewards and punishments than is now customary grow up in permanent resentment, either toward their parents or the methods they employed to enforce their commands. On the contrary, most of them came to recognize that they were actuated by a sense of duty, sometimes no doubt exaggerated, and they grew to

honor their parents, even to have a very strong and enduring affection for them.

No Indians lived near the Bemis farm, but almost every winter some of them would camp nearby on their way to Milwaukee, where they went to draw their pensions from the government. They were entirely friendly and did not disturb the settlers, supporting themselves on their travels to and fro by hunting and trapping. Little Judson found these Indian camps interesting and would visit them when he had the chance. One day, accompanied by a neighbor's boy, he was among these Indians in a camp three miles from home when an old chief came to them exclaiming, "White boy, white boy! Puck-a-chee, puck-a-chee! Indian coming home much drunk!" The boys, not wishing to encounter a drunken Indian, proceeded promptly to "puck-a-chee" accordingly, assuming that the word meant to make themselves scarce. Grateful for the friendly warning, they scampered home.

This was Judson's sole Indian adventure; a matter of regret many years later to his grandchildren who, avid for stories of pioneer days, of course wanted something thrilling connected with the Indians. Unfortunately their grandfather, while perfectly willing to oblige, had nothing to give them in this line of adventure from his own experiences. While his advent in the West was not too late for Indian

episodes, for further West the life of the emigrant and the settler was still subject to Indian attacks and even twenty years or more later there were Indian outbreaks and massacres further north. In the country where the Bemis family lived the only Indians ever seen were transients and harmless.

CHAPTER III

THE BLESSEDNESS OF DRUDGERY

Fishing and hunting — The days of the tallow dip and fine type — Primitive farming methods — Hard work and small profits — Stephen becomes a Forty-Niner — Judson shifts for himself — Mount Morris Academy — Return of Stephen — Judson goes to Chicago.

WITH the arrival of several more children the household work so increased that it occupied most of the time of Judson's stepmother and his sister Mary, there being of course no servant to help. William Neville and Judson were frequently called upon to make themselves useful on alternate days by taking care of the babies. Neither of them cared for this doubtful privilege, which bored them excessively. Judson in order to avoid it would in nutting time make a bargain with his stepmother. In return for letting him off from baby herding, he would promise to go for nuts and give her half of those he gathered. He found it far more agreeable to walk several miles and gather nuts than to remain at home and take care of the children.

His favorite sport was fishing. In order to get an afternoon off he would work hard at hoeing the corn in the morning. Having thus gained his freedom, he

would trudge a mile and a half for the minnows he used for bait and then two and a half miles more to the Rock River. Here he would fish as long as daylight lasted, sometimes getting nothing but more often coming back with a good string of fish, highly desired as a change from the customary food of the household. Occasionally his father would go with him but usually he went alone. On the banks of the Rock River he spent the happiest hours of his boyhood, dreaming dreams of his future, none of which, however roseate they may have been, equaled the realization that came to him in after years in the work he accomplished and the success he achieved.

There was an old flintlock gun belonging to his father which, when he was old enough to carry it, he would borrow and go hunting with another boy who lived near. Judson had no inclination for shooting; he disliked the noise and had no warlike tendencies whatever. His friend, however, was a fairly good marksman, so in the division of work on these usually futile expeditions the other boy would carry the gun and do the shooting, if there was any, while Judson would stalk the game. In the autumn wild geese could be found feeding on the new green wheat raised in the vicinity, one of the flock flying high in the air as lookout for the others. If its attention could be attracted by the stalker, which was usually easy enough, this leader was a good mark for the boy

with the gun. Sometimes, but not very often, they would bring home a goose, which was a great treat and furnished a meal for the families of both boys.

Deer, while not plentiful, could still be found in the country. Once the boys came across the track of one and followed it persistently nearly all day. When they reached the top of a hill they could see the deer ahead of them, but they never came near enough for a shot at him and returned home, after their fruitless chase, worn out and ready for bed. Judson sometimes trapped quail or prairie chicken, which his stepmother would broil.

Life on the farm the year round was not exciting. After the gang of horse thieves had been exterminated there was no danger, but it was never easy or pleasant. Hard and never-ending work and much privation marked its slow course. With the primitive farming implements of the time crops were gained by continuous and exacting labor, and only by great effort and the closest economy could they be made to yield enough, over living expenses, to pay taxes. Nevertheless no one need starve if he was willing to work. Corn was a comparatively easy crop to raise and could be turned into pork. With potatoes and other vegetables, which were plentiful, pork and corn meal, settlers always had an abundance to eat, even if they had little or no money. Many comforts and conveniences, even luxuries, now considered essential

to farm life, were then unknown and unheard of. Tallow dips, crude candles, supplied light at night, a hardship remedied by going to bed early. Many a boy, perhaps in future to become a statesman or scholar, learned his lessons and read such books as he could obtain by the fitful light of a log fire, lying prone before its flickering blaze.

In this connection it is curious to note that the type in which the books and periodicals of the time were printed was very small, almost impossible to read now except through magnifying glasses. Doubtless this was due to economy in the use of paper, which was expensive, being handmade and manufactured entirely from rags. Nevertheless, artificial light being so dim it would seem that, even if it required more paper, it would have been desirable, even profitable from the publisher's standpoint, to use larger type. For that matter it would have been better to have reduced the number of words used in order to save on paper, rather than to print in such small type. Much of the text found in the books and especially in the periodicals of the time would have been vastly improved by radical revision and the elimination of words, sentences, even paragraphs and pages, for it was usually extremely prolix and redundant. Evidently, at whatever cost, the writer must be permitted to say his say in his own way.

The size of the type commonly used has increased

with the development of artificial light for reading purposes, being small and sometimes minute when candles were in use and growing ever larger as kerosene, gas and electricity were introduced. Notwithstanding the text was printed in such fine type that it is difficult to read without glasses now, it does not appear that the eyesight of the pioneers or of the generation that followed them was affected by it. On the contrary, fewer people wore spectacles than today, when the types used are large, clear and legible and the light by which publications are read is brilliant. It will be said that people then read less than now, and therefore did not overtax their eyes so much. This sounds plausible, but those who read then certainly read a great deal and in the case of those who studied by the light of the back log from books in fine print and so came to be able lawyers and men of letters, certainly fewer found it necessary, either then or later, to wear glasses than men of a corresponding class, students and readers, do today with large type to read and clearer light to see by. Possibly the answer to the question lies in the fact that people wear glasses in these days not because they have to, but because they want to, accepting them as a measure of protection and precaution, rather than of necessity. It is rather due to more oculists and to catering to smaller deficiencies with which we are now conversant.

The lack of adequate light by which to read was probably a deprivation very little felt by the settlers in Judson's boyhood. There were other things of far greater importance lacking. Friction matches, for instance, were not made on a commercial basis until 1833 and it was years after that before they were in common use on Western farms. Tea and coffee were scarce and dear and sage tea, rather a villainous decoction, was used in place of them. Although the McCormick reaper had been invented in 1831, it was not put on the market until about fifteen years later. Agricultural methods were primitive and laborious and hand implements were used almost entirely.

Corn was planted by hand and cultivated by plowing and hoeing out the weeds; this work was finished before the wheat was harvested and the hay cut and stacked. Later the corn was shocked and husked. When it was intended to use the corn stalks and leaves for fodder, it was cut rather green and dried in the shock, thus retaining its nourishment for the stock. All such work was performed by hand. Before patent corn shellers were in use, Stephen Bemis devised a simple labor-saving contrivance for the same purpose. Placing the blade of a shovel face downward on the edge of a tub, he rested the handle on the top rung of a chair. Seating himself astride the shovel, facing the tub, he shelled the corn by drawing the ears across the edge of the blade, the kernels

falling into the tub. Corn was used for the table or for fattening the pigs. Only wheat and sometimes pork could be exchanged for money.

Wheat was sown broadcast by hand and harrowed into the ground. Part of it was left uncovered and was in consequence wasted by this crude method of sowing. At harvest time Stephen would cut the wheat with a cradle that he himself had made. The boys would rake it into bundles, bind the bundles into sheaves and shock them. The wheat was then stacked to allow it to go through the "sweating" process before threshing. Haying and wheat harvesting occurred at the same time and made this the busiest season of the farmer's year.

Farmers who owned barns usually threshed their wheat with a flail on the barn floor. Stephen had stables and sheds for his horses and cattle but no barn. He therefore threshed by a very ancient and primitive method which is still in use in parts of Hungary and in other countries of the old world. He made a threshing floor by scooping out a circular space in hard, dry ground, beveling the edge toward the center in the fashion of a dinner plate. The stalks of wheat were then laid, three or four inches deep, around the circumference of the hard floor, with the heads turned toward the center. Judson would ride the horses around the inner circle of the beveled edge of the floor, while his father, within the circle, kept

turning over the stalks so as to bring fresh heads of wheat to the top, the tramping of the horses shelling the grain.

After the wheat had thus been thoroughly threshed, the straw was removed, the wheat and chaff swept to the center of the threshing floor and put into a hand fanning mill, which blew away the chaff. The grain was then shoveled into sacks and loaded into a wagon. There was a gristmill at La Salle, about fifty miles away. Occasionally, the wheat was taken there to be ground into flour, the miller taking his toll out of it to pay for the grinding. Ordinarily it would be hauled a hundred miles to Chicago, the nearest wheat market.

Forty bushels of wheat, weighing two thousand four hundred pounds, constituted a wagonload. Unless the roads were good, and usually they were very bad in those days, this was all a team of strong horses could haul. The price of wheat, delivered in Chicago, during this period ranged from sixty to seventy-five cents a bushel. Even at the higher price, the farmer received but fifty cents a bushel net, the cost of marketing it being twenty-five cents a bushel. Thus a load of forty bushels netted the farmer, at best, twenty dollars. Of this, about ten dollars was received in cash, to be put aside for taxes, and the remainder had to be taken in goods the merchant had in stock, such as coffee, sugar, other

groceries and shoes. On this the merchant made a large profit.

After all the work required to sow, cultivate, harvest, bind and thresh the wheat by the primitive methods then in use; after the labor, expense and time expended in hauling it to Chicago and in returning home, which required a week, if wheat happened to be at the top price and a good trade had been made, the farmer counted himself fortunate to return with ten dollars in his pocket, to go toward payment of his taxes, and some groceries, shoes or lumber in his wagon. Yet the pioneer farmer by no means considered himself an object of commiseration, nor did he seek help from Congress; he accepted conditions as they were, no doubt doing some grumbling by way of relief, and was as independent and self-reliant as if he were getting rich and had a respectable balance in the bank.

When Judson was eleven he began to do regular work on his father's farm and from that time until he left home at the age of sixteen he performed from one-half to two-thirds of the work of a full-grown man. One of his many duties was milking the cows, a task he found the most irksome and distasteful of all and which he managed to escape as often as he could induce his father to do it. Besides horses, cows and pigs, a few sheep were kept on the farm. These would be driven to Rock River, penned in,

and one by one dragged and pushed unwillingly into the stream to be washed. When they were dry, Judson would help hold them down while his father sheared them of their wool. The fleece was then washed and dried. The home spinning wheel was still in use and with this, when the wool was dry, Stephen's wife would card and spin it. Judson in recalling this process years later wrote, "I can see her now, running back stretching the roll of carded wool to the required fineness, then, giving the spinning wheel a whirl, twisting the wool into a tight, strong thread, or yarn, ready for weaving."

On the Fox River, between Lighthouse Point and Chicago, were weaving mills. These would dye the farmers' homespun yarn and cotton warps, obtained from the South, and weave them together into a cloth known as "Kentucky jeans," keeping a certain proportion of it as payment for the warps and the work of dyeing and weaving. The next step in converting the sheep's wool into clothing was to have the cloth cut by a tailor in Daysville, the nearby town, in which were the post office and general stores nearest to the settlers. Finally the stepmother would make it into clothes for the family. With all her household duties in addition to the work of carding, spinning and tailoring, she was a busy woman, having only Mary to help her.

Thus life went on at the Bemis farm, monotonously

and laboriously. The Illinois farmers were not getting rich by any means, but gradually they were acquiring independence and a degree of prosperity and were steadily improving their condition and the value of their holdings. Judson, waxing more proficient, did his full share of the work. The hard life developed physical and moral strength and established habits of thrift and industry. Money was acquired by so much effort, it came so slowly, that it behooved him to be careful of the little he had and not spend it foolishly or needlessly. By heredity, environment and training he became possessed of the habit of hard work. As he himself once expressed it, he early learned the "blessedness of drudgery."

In 1848 the discovery of gold in California started a new emigration movement. By 1849 the fever to share in the golden chances of gaining a fortune quickly spread throughout the world and reached the Illinois settlers. At Daysville, Dr. Mix and a local storekeeper organized an expedition to cross the plains by ox team and search for gold. Stephen Bemis was a steady-going, well-balanced man whose imagination was not easily stirred to dreams of treasure seeking. Yet even he with all his practical common sense was not immune to the prevailing contagion. He had a large and dependent family which, without his help, could hardly maintain itself on the farm, apparently a good and sufficient reason why he should not em-

bark upon a hazardous adventure in search of gold. On the other hand, if his quest proved successful he might soon return with a fortune, and thereafter provide for his growing children to an extent utterly impossible from the results of farming and chair making, the latter industry being already somewhat on the decline owing to the increasing use of cheap, ready-made chairs brought from Chicago. He was making at best a bare living. Here was a chance whereby he might do far better. He decided to join the Mix expedition, which consisted of ten men.

The promoters of the enterprise wanted men rather than money and Stephen was the kind of trustworthy and rugged pioneer they were looking for. Dr. Mix and his associate agreed to furnish the outfit and advance the expenses of the journey overland to California, as well as the return trip by sea, providing the members of the party would sign a contract agreeing to give them half of the gold obtained. In other words, the promoters "grub-staked" those who joined them in the enterprise. Stephen not only signed for himself but once more manifested his faith in all professing Baptists by going bond for one of them, an irresponsible character, whom Dr. Mix had previously rejected. The expedition started on its long journey to California in the summer of 1849 and for three years thereafter Stephen remained away, seeking his fortune, with what success will be told later.

In order to support her family of young children during Stephen's absence, his wife rented the farm, and Judson, then sixteen years of age, was obliged to shift for himself, a necessity which did not appall him in the slightest as he was quite able to make himself useful at farm work and help was in demand, at wages which now seem trifling, but were then good enough, considering the scarcity of money and its buying power. He had no difficulty in finding employment with a prosperous farmer of the neighborhood, who engaged to pay him twelve dollars a month and give him his board.

This man owned a threshing machine operated by horse power, with which he not only threshed his own wheat and oats but undertook threshing for others on contract. Judson's work was not hard; he had merely to stand with a long whip on a platform in the center and keep the eight horses moving around in a circle. This action caused the large cogwheel to revolve, which in turn moved four smaller cogwheels acting upon others connected with the shaft, thus transmitting the power to the thresher.

For two weeks the threshing crew was kept busy on contracts and during this time lived with the various farmers they served. When this work was completed, Judson found occupation on his employer's farm. At the end of the first day he was given a crude bed in the barn. After breakfast the

following morning he tied up his few clothes in a large handkerchief, suspended the bundle from a stick on his shoulder and appeared before the farmer. He informed him that he was quitting and wanted his pay, as he was not willing to sleep in a barn. His employer told him that he would be paid nothing unless he remained a full month and bade him, if he was too good to sleep where he had been put, to take himself off, whereupon Judson shouldered his bundle and started in the direction of his old home, three and a half miles away.

He had not proceeded more than half the distance when he encountered his uncle, Henry Farwell, driving along the road, who stopped his team and asked him where he was going. Upon learning the circumstances his uncle offered him work on the same terms his late employer had promised. Judson gladly accepted and went home with Henry Farwell, to remain at work for him during the remainder of his stay in the vicinity. He had abandoned as a total loss the six dollars which the farmer had refused to pay him for his two weeks' work, and was surprised and delighted to receive it within a short time after Farwell hired him. This, he subsequently learned, was not due to change of heart on the part of his debtor but to the kindly intervention of his uncle Henry, who, happening to meet the farmer in Daysville, told him that if he did not pay the boy what was justly due

him he would be sued for it. In revolting against the bed in the barn and the implication it signified, Judson probably had in mind the advice his Uncle Henry had once given him: "Remember, Jud, that if you think nothing of yourself, others will think nothing of you."

During the following years, when Judson worked for Henry Farwell, he attended for two winters Mount Morris Academy, called by its pupils "Old Sandstone." It was one of the first schools to be established in the Rock River country, having been built in 1840. It was under the control of the Methodists. With the exception of Jackson, the eldest, all the Farwell children attended it and Mary Bemis had been a pupil for one or two terms.

Judson's previous experience in schooling had been exceedingly fragmentary and irregular and even the proverbial three r's, "readin', 'ritin' and 'rithmetic," were somewhat beyond his range of scholarship. Having been poorly prepared, he did not make rapid headway at the Academy, although the little he learned there was of sound quality and fundamentally valuable. Upon these mere rudiments of education he subsequently, self-taught and by reading, acquired knowledge sufficient to enable him successfully to conduct the large business enterprise he founded and, as his correspondence proves, to express himself in his letters logically, clearly and in English

that adequately indicated his meaning. Although his education from attending school was limited and he had no opportunity while young to acquire learning, he was by no means illiterate, for he read much and had the mentality to assimilate and make use of what he read. Most of all, he learned to think, and think straight, from his contact with the world. Years after he had briefly attended Mount Morris Academy, while in Washington on some business connected with tariff legislation, he again met one of his more brilliant fellow students at "Old Sandstone," Congressman R. R. Hitt, who was Chairman of the Foreign Relations Committee of the House of Representatives. Hitt was the son of a well-educated clergyman who for a time was principal of the academy.

Judson had an experience that interrupted the monotony of his farm life. His cousin, Jackson Farwell, had some cattle to drive to Racine, Wisconsin, and Judson went along to help him. After the stock was disposed of Jackson went to Chicago, leaving the boy of seventeen to ride home alone. This was his first journey by himself, but he accomplished it safely and enjoyed the change from his routine duties. Another incident he remembered pleasantly was the wedding of his cousin, John V. Farwell, who came home from Chicago to marry Miss Abigail Taylor at Daysville, in 1849. Judson attended the reception held at his uncle's house and as such

festivities were rare with him it made a lasting impression.

The Mix expedition to California, which Stephen Bemis had joined, ended in disappointment and failure. Its members arrived at their destination on foot and almost exhausted, after a terribly hard journey during which the wagons and oxen were left on the trail. When they finally reached the diggings, they joined together in building a dam in the Yuba River, hoping to find gold. This proving unsuccessful, they separated and each began to search for gold independently, most of them trying to pan it from the sands of the river, but none was successful. After three years wasted in this fruitless quest Stephen concluded that as a gold seeker he was not a success, and made his way home to resume his former occupations. Of the ten men who had started on the unfortunate venture, he was one of two, or possibly three, who returned to make an accounting and settlement with Dr. Mix, although in so doing he was held for the share of his irresponsible Baptist friend as well as his own.

The loss of time and energy, as well as whatever outlay was involved in the final settlement with Dr. Mix, left Stephen in a far less prosperous condition than he would have been had he remained at home, but his desire for adventure was fully satisfied and his dream of fortune ended. Thenceforth he was

content to till the soil and make chairs. If he felt discouraged by his mistaken move, he showed no outward sign of it, but went to work with his customary industry to make the best of the situation in which he found himself. His second family of rapidly growing children still needed his support but his other offspring, Miriam's children, were now well grown and able to take care of themselves. Stephen Allen, the older son, had been at work in Chicago for several years. Mary was living with the Farwell family and Judson had been maintaining himself by his own efforts since his father had been away. In view of this and as a reward for his self-reliance, his father "gave him his freedom" as it was then expressed, by which was meant that he was released from further responsibility to his parents. Judson was grateful for this and began immediately to plan some way whereby he could emancipate himself from the limitations of farm life and develop whatever abilities he had in another direction.

Chicago was the magnet that then attracted the ambitious farm boy not content to pass his life in the attempt to gain a competency by cultivating the soil under conditions which afforded but slight chance to rise above the unending drudgery of the farm. Chicago offered alluring chances of getting on in the world, its opportunities were limitless and examples of those who had found success there were numerous

and inspiring. Judson's cousins Charles, John and Simeon Farwell, as well as his brother, Stephen Allen Bemis, were all working in Chicago. Jackson Farwell, his remaining cousin and the oldest, alone remained in the country and was a farmer all his life. Naturally Judson decided to go to Chicago on the



JUDSON M. BEMIS, 1850

first opportunity of obtaining work there. This came when his brother Stephen, undeterred by the experience of his father, yielded to an attack of gold fever and determined to try his luck in California. He obtained for Judson the offer of the position he was giving up, which was promptly and gladly accepted.

At this time Judson Moss Bemis was nineteen years old. While he had received but a limited education, he was quick at figures. He had excellent health and was industrious, thrifty and ambitious, of good habits and not afraid of hard work that offered a fair prospect of reasonable reward. As his parents had observed, he had a natural aptitude for business. He has written of himself: "Although raised as a farmer's boy, there has always been in me a living fire of ambition to be a merchant; to take part, as far as I

was able, in the world's business of distributing the products of labor."

Henry Farwell and his wife were to take a trip to Chicago and Judson decided to accompany them. The Chicago and Galena Union Railroad had been completed to within twenty miles of Lighthouse Point and, one morning during the spring of 1852, the three travelers drove to Rockford to take the train for the city. Mindful of his uncle's remark that a man always felt better with some money in his pocket, young Judson, having but little, bought a second-class ticket in order to have a dollar or two on hand when he should reach Chicago.

Although he was never again to live in the Rock River country to which he had been carried when a child of five, he revisited his former home on several occasions after he became a resident of Chicago. On his first visit, when driving through Watertown, twenty miles from his father's farm, he noticed an auction sale in progress. He drove up to the fence to speak to some friends he recognized in the small crowd assembled, and the farmer for whom he had first worked and who had attempted to withhold his wages came up to him. Letting a few tears show in his eyes, he declared that no insult was intended by putting him in the barn to sleep and made great professions of his regard. Judson, knowing of old that the farmer could summon tears at will, answered that

he cherished no ill feeling because of his treatment and was quite willing to let bygones be bygones.

On another visit, on arrival at the old home Judson was told that his father was chopping in the woods. Following the sound of the axe, he came upon him. Stephen continued his chopping, seemingly not inclined to cease work to talk to a stranger. Judson finally said he was looking for a farm and had been directed to this one. His father, not pausing in the rhythmic swing of his axe, merely remarked that he might sell if offered a sufficiently good price. When asked what he considered a good price, he replied that he would have to think it over and would give an answer later. Suddenly, however, Stephen stopped work and suggested that they go to the house and get something to eat. As long as he lived, Judson never knew whether this singular welcome was a whimsical humor or the result of at first mistaking him for a stranger.

On his third visit to his father's house, Judson accompanied his brother Stephen and the latter's newly-married wife. They drove from the station to the house, some distance away, and when they reached the intervening river found it in flood. The night was dark and they did not realize how high the water was until, as they were crossing the bridge, it reached to the body of the carriage. Giving the horses the reins and trusting entirely to their instinct

to guide them, they went on and at last reached the shore in safety. The next morning they realized their narrow escape from death; had they varied three feet from the middle of the bridge, all of them would have been plunged into the roaring torrent and probably would have been drowned.

As the slow train jogged toward Chicago, young Judson gave little thought to the fact that his life as a farmer's boy was forever ended and indulged in no sentimental retrospections. He did not realize that he was taking his first step on a career that was to lead him far from the scenes to which he had been accustomed, bring him into contact with new forces and give him opportunity fully to develop the incipient ambitions which vaguely stirred within him. His mind was busy on problems of his immediate future: what he should do when he reached the city, what kind of people he would work for and just what his duties would be. He was not afraid and he was determined that, if application to duty and hard work would avail, he would not fail of success.



CHICAGO IN 1852

CHAPTER IV

GAINING A START

A city in the making — Early railways in the West — The forwarding and warehouse business — “Born again” — The fortunate gold piece — The progress of the Farwell boys — A clerk with a purpose — Two business trips and some accidents.

THE bustling little city in which Judson Moss Bemis found himself in the early spring of 1852 was a far different place from the straggling village he had been hastily carried through fourteen years before. Its population had grown from four thousand to more than thirty thousand and was increasing so rapidly that its inhabitants could hardly keep track of it. They found it necessary to enquire each month what new streets had been opened and what new parks and additions had been planned to meet the needs of a future now unmistakably that of a great city.

The drainage was still insufficient and the level of the city had to be raised several feet to improve it. In order to accomplish this, buildings were lifted on jackscrews and foundations built up under them. Such improvements could not be made rapidly enough to keep pace with the growth of population and the

development of commerce and industry, consequently some sidewalks were at the level of the old grade and others at that of the new. One was obliged to watch his step, both literally and figuratively, in walking about Chicago.

Even in 1838 there had been a large and constantly growing trade by water. Chicago, being at the southern extremity of Lake Michigan, was the natural terminus for goods shipped from the East into the great empire lying westward from it. In 1846 it became a port of entry and the lake traffic was increased by the completion of the Illinois and Michigan Canal in 1848, connecting the Mississippi River with the lake.

Railways, hastily being pushed to reach the town, were already extending its trade. The first line had been a straprail section of the Chicago and Galena Union Railroad, later the Chicago and Northwestern. This extended ten miles from Chicago to Oak Ridge, now Oak Park, and the first train ran on December 15, 1848. By 1852 it had been built as far as Rockford, and later in the same year it reached Freeport in the northwest corner of the state, a distance of one hundred and twenty miles. The first railways leading from the East, the Michigan Southern and the Michigan Central, entered Chicago in 1852.

Concerning the early construction and operation of these pioneer railways, Judson Bemis in his notes



PIONEER WESTERN RAILWAY TRAIN, 1849

said: "In 1846 they began to put through the Michigan Central from Detroit to Chicago. The track was poorly graded. The rails were timbers about five or six inches square; on these timbers, wooden bed rails, straps of iron one-half inch thick and two and one-half inches in width, formed the foundation on which the engine and cars had to run. I do not remember if any crossties were mentioned in this first experiment of building railroads in the West.

"Many accidents resulted from using these straps of iron for rails, as the ends would become detached from the log bed and stick up; these were called 'snake heads.' Of course away went engine, train and all into the ditches. As no great speed could be made on such a roadbed, the property loss was considerable, but the life loss not so much. Bruised legs and so forth were about the limit. I remember quite well, soon after arriving in Chicago, when nineteen years old, the race between the Lake Shore, the Michigan Southern and the Michigan Central as to which would arrive first in Chicago. I have forgotten which was successful."

Fresh from the farm and new to city ways, Judson was no doubt amazed and a trifle bewildered by the hurrying crowds in which he found himself, but watchfully guarding the pocket which held his slender store of money, he made his way to the house of a man of whom his brother had told him, who was

looking for a young man willing, in exchange for his board and lodging, to do work about his place. He found him and such an arrangement was made, but when Judson learned that he was once more expected to sleep in a barn he revolted as before, and after passing his first night in the only place offered him, told the man that he was not compelled to work for his board and declined to roost in a barn as a lodging.

Thereafter he occupied a room in the warehouse where he was employed; this cost him nothing and here he was quite independent, although obliged to make his own bed. His cousin Charles trusted him for his board until he could draw some of his wages. Another cousin, Simeon, loaned him the money to buy a pair of boots, of which he was in need. At the close of his career Judson declared that this was the only money he had ever owed that he could not pay on demand. Since during his experience as a merchant and manufacturer he frequently borrowed large amounts, this declaration shows that always back of the loans he obtained there were quick assets sufficient to meet them, which could be promptly turned into cash if his creditors should demand the money.

The firm with which he obtained a position was that of Thomas W. Hale and Company, agents for a steamboat line, warehousemen and forwarders. His first duties were those of office boy and clerk. Early in the morning he swept the office and built

the fire, after which he went to breakfast. Navigation not having opened when he first came, his clerical work was light, being only to receive such goods as were brought to the warehouse to be stored and give out those withdrawn. Later in the season, when boats began to arrive, he had all he could possibly attend to, beginning work at five o'clock in the morning and being the last one to quit at night.

As far as Judson was ever aware, the "company" of the firm was mythical, its sole member being Thomas W. Hale, a fine, hearty, genial old English gentleman having a large family of boys and girls, the former showing but little disposition or aptitude for their father's business. One of them was a clerk in another concern, one held a position in a bank, and a third, a handsome young man, had apparently no predilection for continuous and regular occupation of any kind. He was always well dressed and affected a silk hat, kid gloves and a cane, all according to the latest fashion of the day.

The firm was agent for the Troy and Western Line, owning and operating canal boats from New York City and intermediate points through the Erie Canal to Buffalo and a line of steamers from Buffalo to Chicago. Until the railways reached Chicago in 1852, heavy freight for the Middle West had all been shipped by steamboats and sailing vessels on the Great Lakes to Chicago and thence forwarded by wagon to desti-

nation, hence the business of the firm was a large and important one. Goods shipped via the Troy and Western were all delivered at the Hale dock and carted to Chicago consignees or shipped inland. The business was exceedingly active during the season of navigation and comparatively dull during the winter months, when navigation was closed on account of ice in the harbors.

The Troy and Western Line carried goods to Chicago consigned to firms other than Thomas W. Hale and Company and the firm likewise received goods consigned to it by other lines. There existed between all the forwarders a reciprocal agreement whereby each could clear his own shipments at the other's dock. One morning soon after Judson arrived, the first steamer of the Troy and Western Line for the opening season came into the Hale dock and he had his initial experience in the duties he was thereafter to perform. Mr. Hale himself spent half an hour on the dock telling him what they were; these were all the instructions he ever received, but they were sufficient. He quickly learned to check off goods as they were landed and to arrange for their prompt dispatch, either to consignees in Chicago or elsewhere.

He must be on hand very early in the morning to learn what steamers had arrived during the night, examine their manifests, make a list of the consign-

ments to Hale, make out shipping receipts, and send a clerk with the drays to carry away the goods as soon as possible after landing, it being essential that the dock be kept clear of accumulated shipments. In addition, he must prepare a statement of goods consigned to Hale over other lines and send to other docks to get them. In the busy season it was necessary to employ extra clerks in order to care for all this business and avoid congestion.

Young Judson, full of energy and abounding in strength and good will, threw himself into this active and interesting occupation. He not only earned his salary, which was the munificent sum of two hundred and fifty dollars for the first year, but he earned far more. He wanted and needed money, but more he wanted action and experience, and he got them. He soon came to realize that he was of real value to his employer and that he thoroughly understood his part of the business and was attending to it effectively and faithfully. This gave him self-reliance and a certain degree of justifiable pride in his work and independence in maintaining his rights.

Once when a storm had delayed the boats and two or three arrived at the same time, all requiring dock room, cargo was being unloaded so rapidly that, despite the best efforts of Judson and his assistant, teams could not be secured fast enough to haul it away and prevent congestion. Young Hale appeared

on the scene, wearing his gloves as usual, and began to issue orders with an air of authority, at the same time saying impatiently, "This won't do, Bemis. You must clear the dock. The captains are anxious to unload." Judson made no reply but, taking his tally books with him, walked into the office, asked Mr. Hale for the amount of salary due him and said he was through. Mr. Hale was astonished and asked his reason for quitting. When told that his son had taken control of the work and was interfering, he led the way to the dock, put Judson in complete charge and told his son to go into the office and keep away from the wharf. Not long after this incident, two of Mr. Hale's sons were admitted to partnership, but the position of the firm was not strengthened materially by their accession.

Judson was not again interfered with in his work, except once, when Mr. Hale himself, having received a complaint from a captain that the unloading of his boat was being delayed by congestion, went to the dock. Two steamers had arrived simultaneously and cargo was coming ashore faster than it could be removed. He walked nervously about and said the dock must be cleared. As Judson and his helper were doing all that was humanly possible to accomplish this and heckling only made confusion and delayed the work, the young man had the courage to say, "Mr. Hale, if you will please take my place on

the dock, I will go into the office and take yours." His employer had the good sense to see the point and withdrew, not resenting the reply. Judson, many years later, in commenting on this little incident, used an expression which he applied to several apparently trifling events in his career which he considered turning points and epochal in the formation of his character; he said that, after it, he was "born again," by which he meant, no doubt, that it gave him more assured self-confidence and reliance.

Working from early to late during the week, Judson was not entirely released from his duties on Sunday. It was Mr. Hale's habit to write letters on that day and Judson's work to copy them. He did not care for this assignment, but, being anxious to help in every way possible and earn the good will of his employer, he did not refuse. He was not a fine penman but he always wrote legibly. One Sunday Mr. Hale casually remarked, "Judson, do you know that great men always write a poor hand?" To which the youth slyly made reply, "Yes, Mr. Hale; is that the reason you and I write so poorly?" To this his employer answered with "Ahem!" and turned aside to conceal his amusement at the ready answer.

At the end of his first year in Chicago, during which he had worked hard and faithfully, Judson had nothing to show for his efforts except experience. His salary as a beginner was only two hundred and fifty

dollars and, however careful and economical he might be, it barely covered his living expenses. Financially he had made no progress, he had only been self-sustaining, but he had learned a lot and stood well with Mr. Hale, who at Christmas signified his good will and satisfaction by making him a present of an octagonal fifty-dollar gold piece, which exactly represented his resources in cash when he entered upon his second year in the city.

With this and fifty dollars more which he managed to secure, Judson entered into a small venture in real estate and having convinced his uncle, Henry Farwell, that Chicago property was a sound investment, persuaded him to join. He found a lot on North Clark Street which could be handled with their limited capital. The price was eight hundred dollars and it was acquired on "canal terms," a quarter in cash and the remainder in three equal annual installments, with interest at eight per cent. Before the second payment was due they sold the lot at a profit of four hundred dollars. His share being two hundred dollars, Judson had doubled his money in less than a year. The following year he bought another lot which he subsequently sold, presumably at a profit. From these small beginnings, based on Judson's faith in the future of Chicago, there followed later real estate transactions of considerable magnitude, all indicative of his increased financial resources.

Even after Judson left Chicago he continued from time to time to invest in its real estate, evidence of which appears in some old documents found among his papers. A canceled warranty deed, dated in October, 1859, shows that for the sum of three thousand dollars a lot in the "Illinois and Michigan Canal Trustees' New Subdivision" was conveyed by its owners to Judson Bemis and his uncle Henry Farwell, who had been a partner in his first real estate venture. Another deed, dated May 1, 1863, records that John V. Farwell and his wife conveyed to Judson Bemis, for six thousand nine hundred and ninety-three dollars and thirty-three cents, an undivided one-third in a lot in the Fort Dearborn addition. A warranty deed bearing date of April 19, 1867, shows that the same parties sold him, for twenty-seven thousand five hundred dollars, a lot with one hundred and ten feet frontage on the east side of La Salle Street, just north of Monroe Street. Still another, dated October 7, 1867, conveys by John V. Farwell and his wife to Alice Cogswell Bemis of Saint Louis, for fifteen thousand five hundred dollars, a lot in the "School Section Addition" to Chicago. A quitclaim deed of June 10, 1870, shows the purchase from Charles B. Farwell and his wife of Chicago real estate by Judson M. Bemis and his partner, Edward J. Brown, for the sum of seventy-five thousand dollars, while as late as August 15, 1872, a deed records the transfer of a

lot on the west side of Michigan Avenue by Chicago parties to him, in consideration of the sum of twenty-two thousand dollars.

The results of these investments are not of record, but in view of the development of Chicago and Judson's sound judgment they could hardly have been unprofitable. Thus, although he was never a speculator in real estate, the little octagonal fifty-dollar gold piece which unexpectedly came to him from Mr. Hale the Christmas of 1852, and without which he could not have financed his first investment, proved a lucky coin. Judson afterwards regretted, for purely sentimental reasons, that he did not manage to keep the identical piece as a reminder of the only money, beyond his salary, not immediately needed and spent for actual necessities, that had come into his possession as a result of his first year in Chicago.

During his second year with Hale and Company, Judson bought two horses and drays and hired them to his employer during the busy season of navigation, using them for general trucking after it had closed. He engaged two Irish lads, John and Patrick Dunn, as drivers, dividing the profits of the enterprise equally. He built the barn, supplied the horses and drays and paid the expense of feeding. This arrangement proved profitable to all concerned.

Although he did not neglect the work for which he drew a salary, Judson never overlooked a legiti-

mate opportunity for a private venture or investment that offered promise of satisfactory return, for he had no idea of remaining a mere clerk all his life and intended, at the first chance offered, to go into business for himself. Not being content with his salary and the profits from the drayage business, he invested some money with an acquaintance, Ira W. Dearborn, in a small retail grocery on South Clark Street. After operating the business for a year, the partners sold it. Judson thought the prospect for its development was limited and it was not worth while for him to continue. He was looking for an opening in some enterprise with a good future; something that promised well as a life work.

In the meantime, while Judson was slowly getting ahead, his three cousins, the Farwell boys, who had preceded him in Chicago by several years, were making headway in the various careers in which they later became eminent. These were the sons of Henry Farwell, all older than Judson, who had journeyed with him in the covered wagons from New York to Ogle County, Illinois; the sons of plucky Nancy Farwell, who had declared that despite the discouraging outlook she would not return East but would give her children an opportunity to develop in the West. Of this they were availing themselves.

Charles B. Farwell, who had gone to Chicago in 1844, became a teller in the principal banking house

of the city, George Smith and Company; later he began his political career as Clerk of the County Court, a position he held for eight years, retiring in 1861 to join the house of Cooley, Farwell and Company, afterwards becoming a member of the firm. Subsequently he was a Congressman for three terms and United States Senator for one term.

John V. Farwell, who went to Chicago in 1845, was a member of the large wholesale dry-goods firm of Cooley, Wadsworth and Company in 1852 and had become one of the leading men of the concern and one of Chicago's foremost merchants. Two clerks in the employ of this firm were Marshall Field and Levi Z. Leiter. After its reorganization in 1859, Field became a junior partner in Cooley, Farwell and Company. Leiter was admitted to partnership in 1864, when the firm became Farwell, Field and Company. A year later, Farwell became the head of the establishment, changing its name to John V. Farwell and Company, and at the same time Marshall Field, Levi Z. Leiter and Potter Palmer established the house of Field, Palmer and Leiter, which subsequently became Field, Leiter and Company and, finally, Marshall Field and Company.

The youngest of the three brothers, Simeon, from whom Judson borrowed the money with which to purchase a pair of boots shortly after he came to the city, arrived in Chicago in 1849 and, after work-

ing for a time in the banking house of George W. Smith and Company, obtained a position as bookkeeper for the firm of Cooley, Wadsworth and Company. Later, having engaged in various lines of business on his own account, he rejoined his brother John and in 1870 became a partner in John V. Farwell and Company.

While these three cousins were prospering and steadily climbing the ladder to distinction and success, Judson, who had arrived in Chicago three years later than any of them, was doing his best to emulate the example of his kinsmen and former neighbors by making the utmost of the limited opportunities afforded him in the position he found himself. He had as yet little money to show for his work, but he was in the way of making more to add to the store by which he hoped to start himself in an enterprise sufficiently broad in its possibilities to give full scope for the exercise of his ability and energy.

Most of his fellow clerks in the office of Thomas Hale and Company had a far better education than he. They had attended high school, while the only good school he had ever been to was Mount Morris Academy and that for only a brief time. In this respect he was at a disadvantage, but where he far outranked his associates was in the purpose that constantly inspired him and his willingness to work, in and out of season, without watching the clock; in

his habits of application, industry and economy, and in his ability to think and plan. Realizing that his limited education would be a handicap in a profession, he had determined to be a man of business. In such a career, while he could be acquiring valuable experience, he would at the same time receive a salary for his services.

He permitted no subsidiary interests or amusements to divert him from his steady purpose, nor did he allow desire for dress or other extravagances to interfere with the increase of his surplus. He was entirely willing to forego present luxuries in order, later, to reach independence, and he held the view, very uncommon among employees either then or now, that it was not only necessary for him to give his employer full value in service in return for the money paid him, but more — his employer must, in order to succeed, make a profit from his work. Even then, such a conception of duty was old-fashioned and not held by the average clerk who, on hand at the appointed time in the morning, stopped promptly when the clock struck the hour of closing, considered he had fulfilled all requirements and was unwilling to do more than he was actually paid for.

To such, good clothes and amusements were necessities; they had no particular plans for the future, either to merit promotion or at some time to be in business for themselves. They were mere time servers

and drifters, confident that if they lost one position they could readily obtain another, and possibly a better one. This type of clerk, then as now plentiful in mercantile life, never advances far. The race is not for such, content merely to keep employed in one place or another. Such a position does not rise above mediocrity and usually ends as it began, in a clerkship, yielding barely enough salary to keep just beyond actual want. Sometimes, growing old and less able to compete with younger and more alert men, the clerk comes upon evil days and drifts into poverty and need.

No such clerk was Judson, full of consuming ambition. He always tried to do his work with a will and so well that it would bring him promotion as soon as there was a chance for it. Never discontented and always cheerful, he was yet never satisfied. He soon gained the respect and confidence of Mr. Hale and an opportunity was given him, when he was about twenty-two years old, to widen his business experience by making several trips in the interest of the firm.

When the busy months of the forwarding business were over and there was but little to do in shipping, Mr. Hale turned his attention to anything by which he could keep active and make an honest dollar. Judson was commissioned one winter to go West and buy dressed hogs to be shipped to Chicago and

sold. He was instructed to proceed to Freeport and buy through a forwarding and commission firm there, to which he was given a letter of introduction. Banking facilities being limited, he was entrusted with several thousand dollars in cash, which he was to deposit with the firm to cover such purchases as he might make.

Traveling, either by railway or steamboat, at that stage of transportation in the West, was by no means the safe and prosaic undertaking it is in these days. Strap-rail construction, flimsy rolling stock and make-shift roadbeds caused frequent, if not very serious, railway accidents; delays were the rule rather than the exception and accommodations for passengers, both on the cars and in such inns as existed, were crude and uncomfortable. Steamboat transportation, while more luxurious, was probably far more perilous. The boats were flimsily built as to superstructure and fires once started soon became uncontrollable. Boiler explosions, resulting in great loss of life, were not infrequent, and minor accidents, caused by running the boats upon snags in the river, which often sank them, or upon sandbanks, were of common occurrence.

The adventures of Judson, on this his second trip by rail and also by water, graphically illustrate the inconvenience, uncertainty and even danger that accompanied Western travel at this period, which certainly no one undertook for pleasure and few could

have embarked upon except under pressure of necessity. In the old files of the American periodicals of the time and for many years later the accounts of steamboat accidents are appallingly frequent. A more impressive showing of these disasters is to be found in the illustrated press. For instance, the files of *The Illustrated News*, published in New York by P. T. Barnum and H. D. and A. E. Beach, in 1853 are replete with the most lurid wood engravings, some of them done by Frank Leslie, depicting in almost every issue a steamboat burning or an explosion, usually accompanied by more or less loss of life.

If it had been possible for Judson to secure much-needed accident insurance before starting on these trips he probably would not have taken it, because he was unaware of the risks and thought only of the business he had undertaken and how best to acquit himself of it with credit and success. The train on which he started for Freeport was due to arrive at two o'clock in the afternoon, but owing to storms reached its destination at eleven o'clock at night. There was but one hotel in the town and it was full, but the landlord, showing him to a room in which there were three beds, all occupied, gave him the privilege of choosing the one in which he might sleep. He selected that in which a man was already sleeping, put the belt containing his money under

his nightclothes and, blowing out the candle, went to bed, but not to sleep.

He lay awake all night, fearful of being robbed. When daylight came he arose and dressed, leaving the sharer of the bed still sleeping and probably unaware that another had lain in the same bed. After breakfast Judson hastened to the firm he was accredited to, presented his letter of introduction and gave a sigh of relief as he deposited the money. This trip occupied six weeks, during which additional money was sent to him by express, as needed, to cover the purchases he made. The results of the experiment were entirely satisfactory to Mr. Hale.

His next journey was more extended and exciting. He was sent to various places to solicit shipments of freight from New York to Western points for the Troy and Western Line. Buying their goods in the East, the Western merchants when they placed their orders dictated the route over which their consignments should be shipped. This made it desirable for the carrier to cultivate the good will of the concern to which shipments were consigned. As there were competing lake lines, it required tact and selling ability to obtain the preference and on this mission Judson had his first experience in soliciting business; another opportunity to expand his knowledge of men and show his quality as a salesman, a field in which he was as yet untried.

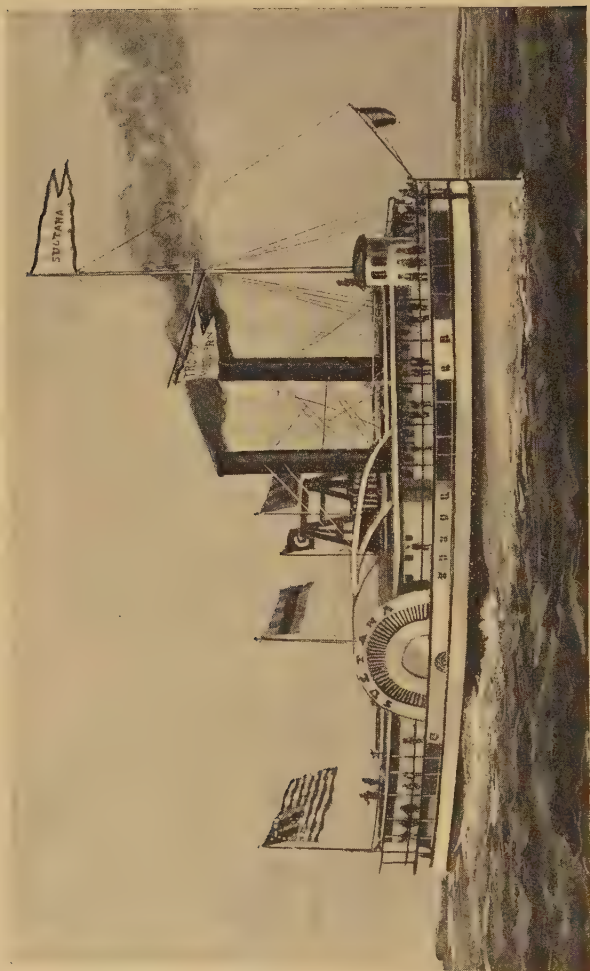
He went by train to Clinton, Iowa, on the Mississippi River. Having transacted his business there, he took a steamboat for Rock Island. It was now March and the spring flood had swelled the river into a roaring, irresistible stream, carrying half-submerged logs and snags on its wide and mighty bosom — a perilous time for navigation. A drawbridge had been built over the Mississippi between Rock Island, Illinois, and Davenport, Iowa. Owing to faulty construction the draw, which had to be raised to permit the passage of boats, was on a bias with the current of the stream, making it difficult to steer a boat through it under the most favorable conditions. The night being of inky blackness and a strong wind blowing, the captain of the boat on which Judson took passage decided to tie up two miles above the bridge and wait for the light of morning before he attempted the hazardous passage through the draw.

As a measure of precaution this was an admirable idea, but in the darkness of the night the captain mistook the light of a dwelling on the shore for that of a landing place, and at ten o'clock at night ran the boat upon a huge snag. There were ten or twelve passengers including Judson sitting about the stove in the cabin when the boat struck and all were thrown sprawling on the floor by the sudden impact. Apparently such occurrences were not unusual, for they picked themselves up, much amused. To Judson,

unused to such startling incidents, it did not seem altogether humorous, so he quickly descended to the lower deck to investigate. He found that the snag had driven a large hole through the hull of the boat and the deck hands were trying to stop the inflow of water by shoving mattresses into the breach, but were not making much headway at it.

He concluded that the situation was serious, so he returned to the cabin and told his fellow passengers that the boat would sink in less than half an hour. They laughed at him and called him a tenderfoot. Nevertheless he went to his stateroom and emerged from it with his bag, which occasioned more laughter. When they asked him where he was going he replied that he did not know.

Impressed by his earnestness, other passengers went below and verified Judson's report. Soon all were ordered to the upper deck and in less than thirty minutes the boat sank, fortunately near the shore in shallow water, the upper deck being about five feet above the stream. Signals of distress were shown and, after a time that seemed long to the anxious watchers, skiffs came out from the landing and carried the passengers to the shore. Accommodations for the night consisted of but one room about eighteen feet square. Into this all the rescued travelers were huddled, sleeping, or trying to sleep, on improvised beds. At six o'clock the following morning



STEAMER SULTANA, TROY AND WESTERN LINE, 1858

they secured a lumber wagon and a team of horses and were carried to Rock Island.

A few days sufficed Judson to attend to his business in Rock Island and Davenport. Thence by boat he proceeded to Burlington and after a day there he was ready to return to Chicago. The river had overflowed the tracks at East Burlington, where it was necessary to go in order to take the train. Passengers were carried to the station by boat and found the rails nearly three feet under water. It was impossible for the engine to reach the turntable, therefore it was necessary to back the train to a V at Oquaka Junction before it could be headed for Chicago.

Besides Judson there were but two passengers, a man and a boy, and all three were seated in the front end of the car. Judson chanced to go to the rear of the car, now the front of the train, as it was rounding a curve and glancing ahead saw a drove of cattle on the track with one steer lying between the rails. Realizing that a shock was coming, he stepped backward and reached for the bell rope, but it was missing. No conductor or brakeman was in sight and an accident was unavoidable. He ran back to the middle of the car, seized the arms of the seats and stood in the aisle, calling out to the other two passengers to prepare themselves as the train was about to leave the track. They did not stir. In a moment the car struck the animal, lurched, broke the coupling, turned

on its side and slid down a seven-foot embankment to level ground, carrying the steer with it.

The train continued safely past the derailed car for some distance. Then, the engine being reversed, it returned to the place of the accident. Inside, the car was filled with a cloud of dust and Judson kept his mouth closed to avoid choking. He felt dazed but otherwise unhurt. He next heard someone pounding and a voice calling out, "Anyone in there?" The door of the car was broken in and Judson crawled out. Being still dazed and weak, he sat down on a stone, leaving the rescuers to help the remaining passengers. The boy had a broken leg and the man a dislocated shoulder. The brakeman, whose carelessness was responsible for the accident, had been standing on the platform of the car next the engine when the coupling broke. He was thrown on the track, run over by the train and instantly killed. Judson did not realize he was hurt, but when, after a few minutes, he attempted to rise, he was compelled to put both hands on the ground to help himself up. After the injured passengers and the remains of the unfortunate brakeman were put on board, the train went on to the junction and headed for Chicago, which it reached without further accident.

Judson never heard what became of the boy whose leg was broken, but he learned that an attorney of the railroad called on the man who was injured and

settled with him for five hundred dollars. His own right arm was badly sprained and, for a time, was almost useless. Had he gone to bed and sent for a doctor, he too might have received a visit from the lawyer and an offer of settlement. Instead, he decided to ask only what he thought was due him because of his sprained arm and the shock. A week after his return, he called on the agent of the road, told him who he was and by whom he was employed and related the story of the accident, placing his damages at a hundred dollars. When he was offered twenty-five dollars in settlement, he became angry and, without choosing his words very carefully, expressed his opinion of the criminal carelessness that had caused the wreck. He was told that he had better be careful what he said. He replied that, being the only witness of the whole thing, he would say what he pleased concerning it. Again he was offered a quarter of the sum he considered fair and again he refused it, leaving the office. This ended the matter.

In a few weeks his arm ceased to trouble him and he entirely recovered. Having been in two accidents on the first long journey he had ever taken alone, he was so thankful to reach Chicago in safety that the injustice of the railway agent seemed a small matter in comparison with his good fortune in escaping serious injury. By this time lake navigation was again open and he resumed his normal activities.

CHAPTER V

PRELIMINARY TO FINDING HIMSELF

Small excitements — Judson finds a congenial companion —
Politics just before the Civil War — The slavery issue —
Stephen A. Douglas — The Know-Nothing Movement
— End of Judson's friend — Decay of the middleman —
Judson's employers suspend and he makes a fresh start.

AFTER dark the streets of Chicago were not very well lit and, as the police force was not large enough to give adequate protection to the population of the rapidly growing town, foot-pads lurking in dark alleyways found it easy to rob the passing pedestrian and escape with their booty. Judson was returning to his room in the warehouse about half-past ten one night when he discovered he was being followed by a suspicious-looking individual. He was familiar with the neighborhood, a lonely part of South Water Street, and quickening his pace he turned off to one of the sidewalks not yet raised to the new grade. This ended in an alley which led up a flight of four steps to another street at the new and higher level. The man followed him and Judson ran through the alley, clearing the steps at its end with one leap. His pursuer came after him full speed, but in the darkness could not see the steps and struck



CHICAGO DOCKS IN 1852

heavily against them, falling with a groan, while his intended victim, not looking back to see how badly he was hurt, made his escape. This little adventure made him cautious in venturing after nightfall upon unfrequented and ill-lighted streets but, except for the experience of thwarting a burglar, which he shared with the roommate he later acquired, this was his only encounter with the lawless element that infested certain parts of the city.

This roommate, Joseph F. Lincoln, had applied to the office for employment some time after Judson began work for the firm. Mr. Hale consulted Judson and as an assistant was needed Lincoln was given the place. He occupied an adjoining room in the warehouse and brought into Judson's somewhat lonely life a companionship which he valued. Of the same name as the great man then comparatively obscure who was soon to emerge into national prominence, but not related to him, Lincoln came from a New England family. He was strong and muscular and very genial and proved himself an excellent clerk. Being about the same age, the two boys soon became friends.

One night Judson was aroused from sleep by the rattling of a key in the lock of his door and found that someone was stealthily trying to get in. He awakened his companion and each of them armed himself with a large stick of wood and stood guard, prepared to

strike the intruder over the head if he forced an entrance. They grew tired waiting for him to come in and as it was after midnight decided to get prompt action. While Judson remained on watch at the door, Lincoln opened the window and leaning out yelled for the police. Hearing the alarm, the burglar dashed down the stairs and ran off up the street.

Young Lincoln was keenly interested in politics. During the last years of Daniel Webster's life he had followed him about the country, making shorthand notes of his speeches. This experience had given him a predilection for political matters. At this period in American history, just preceding the outbreak of the Civil War, the situation was tense and becoming increasingly so. In 1852 the Whig Party had nominated General Winfield Scott, a hero of the Mexican War, for the presidency; the Democratic Party, Franklin Pierce, of New Hampshire; and the Free-Soil Party, John Parker Hale, also of New Hampshire. The latter received no electoral votes, Scott only forty-two and Pierce two hundred and fifty-four, being elected. This was the last appearance of the Whig Party, under that name, in a presidential campaign.

The slavery question, which had been temporarily met by the compromises of 1850, had become the paramount issue of the time and feeling on the subject had grown intense and bitter. Heretofore anti-

slavery sentiment had exerted itself not so much against slaveholding as against its further extension into the new states and territories of the West. Webster and Clay were dead and the new leaders in the North were such men as Seward of New York, Sumner of Massachusetts and Chase of Ohio, whose opposition to slavery was bolder and more aggressive. The foremost advocate of state rights, John C. Calhoun, was also dead and among the Southern leaders Jefferson Davis was coming into prominence.

The Fugitive Slave Law had become a pregnant cause of irritation. Its purpose was to enforce a provision in the Federal Constitution which provided that a slave, escaping from bondage to a free state must, on demand, be surrendered by the authorities to his lawful owner and master. With the growth of antislavery sentiment, many Northern states had passed laws protecting runaway negroes from those claiming them as slaves. These laws exasperated the slave owners and the Fugitive Slave Law of 1850 was designed to nullify such laws by placing the responsibility for the return and surrender of runaways not upon state authorities but upon United States marshals. To counteract it, several Northern states enacted new and more radical laws which, in some instances, approached defiance of Congress.

"Uncle Tom's Cabin," a novel by Harriet Beecher Stowe, was published in 1852. It graphically and

pathetically described the abuses of slavery and aroused a vast amount of sympathy for the negroes of the South, which to some extent at least may have been exaggerated. More than half a million copies of this book were sold in the United States within five years. It fired the imagination of the reader and, more than anything else ever printed, it served to spread hostility to slavery.

The extension of slaveholding territory, rather than slavery as an institution, was still the chief subject of political difference. A movement designed to extend slave territory contemplated the annexation or forcible seizure of Cuba, but the slaveholders had greater hope for success in a repeal of the Missouri Compromise, which would have the effect of admitting slavery into all the territories.

Stephen Arnold Douglas, one of the two senators from Illinois, came forward with a panacea for the increasing trouble. The region lying west of Iowa, called from its principal river, the Platte country, through which emigrants passed on their way to California, was to have a territorial government and, when there were enough settlers in the country to apply for admission to the Union, the people themselves were to decide whether it would enter as a free or slave state. This theory was known as the doctrine of "squatter sovereignty."

In 1854 Douglas introduced a bill to organize

Kansas and Nebraska as territories on the principle of "squatter sovereignty," although both were situated in the area in which the Missouri Compromise had forever prohibited slavery. The bill was passed and it repealed the Missouri Compromise, many voting for it in the belief that it would end the agitation over slavery. Instead of doing so, it intensified the feeling between North and South and hastened the coming of the Civil War. During 1854 and 1855 a great many Northern men opposed to slavery, regardless of party, came together and organized the Republican Party, based on the principle, not of abolition, be it noted, but of the absolute prohibition of slavery in the territories. As it did not propose to interfere with slavery in the slave states, the abolitionists at first held aloof from it, but antislavery Democrats generally joined it, while their former party became increasingly subservient to Southern control, gaining the support of the proslavery Whigs.

Thus, at this time, there was a ferment in politics. Judson was so much absorbed in business that he took no great interest in public affairs. His friend Lincoln, however, dimly realizing that a great climax was approaching, was intensely concerned with what was going on. Listening to his arguments and comments on current events, Judson also became interested. Together they never missed an opportunity to hear Stephen A. Douglas, popularly called

the "Little Giant," make a speech. He had been Secretary of State for Illinois, a judge of the state supreme court, a representative in Congress, and finally, was elected to the United States Senate for two successive terms.

Douglas was but five feet four inches high, he was heavily built and weighed one hundred and sixty pounds. Standing on the same platform with "Long" John Wentworth, formerly Mayor of Chicago and later a member of Congress, who was six feet four inches in height, the contrast was ridiculous; but when Douglas began to speak his insignificant size was instantly forgotten, and he was listened to with rapt attention, broken only by loud applause. Few of his time could equal him as a "stump speaker" and none could surpass him in the quickness of his wit and the readiness of his repartee. His flow of language seemed inexhaustible; he was prompt to take advantage of his opponent at every opportunity and his rough-and-ready arguments appealed irresistibly to his hearers, especially to those who reasoned superficially.

In 1858, when Abraham Lincoln and Douglas were rival candidates for the senatorship, there occurred the famous Lincoln-Douglas debates. Lincoln probably made a deeper impression upon the people, but the state legislature elected Douglas. In the presidential campaign of 1860 the Democratic Party

split into Northern and Southern Democrats and the Northern Democrats, advancing "squatter sovereignty" as their principle, nominated Douglas. Although he received only twelve electoral votes, in the number of popular votes he was second only to Lincoln, who was elected. Although he was a clever speaker and an astute politician, Douglas was an opportunist and a superficial reasoner. He never took a firm stand on fundamental principles as Lincoln did and in the end was eclipsed by statesmen of more solid convictions. Much to Judson's later regret, he never saw Abraham Lincoln.

About this time the Know-Nothing Society had come into existence and attained national prominence. The influx of foreigners, especially since the famine of 1846 in Ireland, had grown so large that it alarmed many people, who regarded it as a menace. A secret society with lodges was formed for the purpose of opposing the easy naturalization of foreigners and their election to public office. Only members of the higher degrees knew the secrets of the organization, hence the name of Know-Nothing. It was the nucleus of the short-lived American Party which nominated Millard Fillmore, who had been President following the death of President Taylor in 1850. In the presidential election of 1856 Fillmore received eight electoral votes; Fremont, nominated by the Republican Party, received one hundred and fourteen; and

Buchanan, nominee of the Democratic Party, with one hundred and seventy-four electoral votes, was elected.

During the excitement created by the Know-Nothing movement, Judson, like many other young men of his acquaintance, joined it. The only incident he remembered of his brief connection with it was that during a local excitement he carried a gun in front of the Mayor's residence part of one night. An issue of far greater moment than the question of admitting foreigners to citizenship and office had arisen, and when the Republican Party was organized in 1854, declaring against the further extension of slavery, Judson joined it and cast his first vote for President in 1856 in favor of its candidate, John C. Fremont, who was defeated by Buchanan in the first national election in which the Republican Party appeared.

Joseph Lincoln, Judson's friend and companion, remained with Thomas Hale and Company for two or three years and was then employed by Sanford Hall and Company in the same line of business, the two boys continuing to have rooms together. Not long after making this change, Lincoln left Chicago for Boston, thence he went to Denver and was later heard from as operating a small store in a mining town. In Denver he married a widow with several children, and Judson heard a rumor that he had

trouble there with a hotel keeper who had threatened him. Years afterward Judson's brother, Stephen A. Bemis, being in Seattle, heard that Joseph Lincoln was employed in a flour mill in Portland and, knowing that Judson would be interested in the welfare of his old friend, he went to Portland for the purpose of seeing him. On his arrival he was shocked to find that Lincoln had just died, the funeral having taken place the day before. Such was the end, under rather sad circumstances, of the best friend Judson had while he lived in Chicago and one whom he always recalled as a genial and pleasant companion.

For some time after 1852 Thomas Hale and Company remained at their original location on South Water Street, on the south side of the Chicago River, but their business was growing too large to be conveniently handled in these cramped quarters. Being sanguine of its continued increase and not foreseeing that conditions over which he could exercise no control would, before long, bring about a decline in it, Mr. Hale purchased a long strip of frontage on the north side of the river upon which he built a larger dock. At first this expansion was justified by increased business, but unfortunately the improvement proved but temporary.

The firm of Sternberg and Company, of Buffalo, which controlled the Troy and Western Line, contemplated opening an agency in Milwaukee, and Hale

and Company hoped and expected to secure it if the plan was carried out. In this event Mr. Hale intended to make Judson the Milwaukee manager. Judson and one of Mr. Hale's sons were sent to Milwaukee to investigate the situation. They found a good location for a dock and on their return to Chicago made a favorable report on the project, but for some reason the plan was abandoned. Judson afterwards thought that this result was possibly due to the growing financial weakness of the firm.

From various indications Judson began to realize that the foundations of the business in which he was engaged were being undermined, owing to the change in traffic conditions resultant from the development of the railways, and it behooved him to find another opening for his energies. Mr. Hale was well disposed toward him and willing to give him every possible opportunity to advance, but instead of continuing to grow, as it had begun to do after the removal to the new dock, the business now began to dwindle and shrink alarmingly.

The causes for the decay in this interest were obviously not preventable. There had been a great increase in competition. New lines of steamboats, with connections operating on the Erie Canal, had been created between Buffalo and Chicago and these were making working arrangements with the railways, which were rapidly extending their lines west-

ward from Chicago. In order to increase their business, the railways were giving free dock service to the lake carriers at their wharves in Chicago, where consignments were transhipped to cars and taken directly to destination. This arrangement enabled the steamboat lines to issue through bills of lading and give through rates of freight from New York City and other Eastern points to towns in the interior, tributary to Chicago, which eliminated the cost of any handling of freight except the transfer from boat to car at Chicago. Hale and Company were compelled to meet these reduced through rates, but the competition forced the rates so low that the profits of the forwarding companies became very small.

The Chicago and Galena Union Railroad was especially aggressive in securing through freight originating at Eastern points. It offered dock facilities free and many other concessions to shippers. The freight yard of this railroad adjoined its own dock, which was large enough to accommodate three boats simultaneously. New shipping lines, working closely with the railways, giving concessions and lowering freight charges, were bringing about the result which inevitably follows the economic progress of transportation facilities, whereby the once useful and prosperous middleman is cut out of the scheme of things and falls a victim to the imperative need for lower rates and prompter service.

Conditions in the forwarding business were already bad enough when there came the severe panic of 1857. It was rumored that Thomas Hale and Company had previously acquired an interest in some lake boats, and if this was true it probably served to weaken rather than strengthen them, as the lake transportation companies had not yet adjusted themselves to the newly created railway competition and were not prospering because of overcompetition with one another as well as with the railroads. The firm did not have sufficient financial resources to withstand the crisis and in consequence was obliged to suspend. As the forwarding business was practically dead, when it resumed activity after the failure the firm turned its attention to wood and coal, chiefly the latter. Its dock was used for the landing and storage of coal brought from Cleveland by boat, and most of the office force was discharged.

Judson's services were, nevertheless, retained, and he might have remained with Thomas Hale and Company had he been so disposed, but he saw no prospect of a worth-while future in this connection. Therefore in November, 1858, after the navigation season closed, he gave up his position and took stock of his available resources, with a view to embarking in something entirely different from his former occupation; something that would give promise of what he had long sought — a chance to go into business on his

own account in a line having large possibilities of future development and expansion.

Although his first year's salary had been but two hundred and fifty dollars and the highest salary he had ever received was nine hundred dollars a year, he found, after closing out his remaining investments, that as a result of six and a half years in Chicago he had on hand about two thousand dollars. This represented his entire capital and he looked about to find an opportunity to start in some promising business which he could finance with this small sum and develop gradually by the exercise of his own abilities.

It so happened that, several years previous to this time, his cousin, Simeon Farwell, had acquired a small and moribund bag factory and had developed it until it was doing a fairly good business. It was located in the upper story of Cooley, Wadsworth and Company's building. The bag industry was a new one and altogether there were not more than three or four such factories in the entire country.

Calling on his cousin, Judson gained permission to go through his factory. In so doing he had no idea that it would suggest to him the opportunity he was seeking, but after half an hour spent in looking the little plant over, the thought suddenly came to him as he was leaving, that there were great possibilities in such a business, properly and aggressively con-

ducted. He had a brief vision of future growth that stimulated and inspired him.

A week later he called again and spent half an hour or so in the factory, thinking the matter over and deciding on his future course. Before leaving he determined to talk frankly with his cousin and seek his advice about engaging in the bag business. When asked where he thought of starting he replied, "Not in Chicago, as you tell me business is dull at present and you are hardly making a living. I was thinking of starting in Saint Louis. If I go there and look over the ground, will you join me if I conclude to try it?" Simeon said he could not invest any money in such a venture, but would be willing to contribute toward it some of his machinery, as his plant was larger than he required.

Judson immediately went to Saint Louis to investigate conditions. From a superficial survey of the situation he concluded that the field was a promising one and on his return to Chicago informed his cousin that he intended to go ahead with the plan. Thereupon Simeon Farwell agreed to contribute machinery sufficient to start the factory as his share of the capital. This was about equal in value to the cash Judson was prepared to invest. His cousin was not to go to Saint Louis to supervise the installation of the machinery; instead he agreed to send the superintendent of his factory to attend to it and start it



LAKE BOAT, 1852

running. For his machinery, under the terms of the partnership agreement, Farwell was to have one-third share in the enterprise and Bemis two-thirds. The total capital invested, including the machinery, was less than four thousand dollars, for out of Judson's available cash must be deducted sufficient money to take him to Saint Louis and maintain him there until the business became productive.

This was the small, insignificant seed which was planted and watchfully cultivated by Judson Moss Bemis. In the fullness of time it grew to such size and importance that, had his dream of its future, as he journeyed to Saint Louis, been extravagantly optimistic it would have been far surpassed by the realization he lived to see. It suggests the parable of the grain of mustard seed, "which a man took, and sowed in his field: which indeed is the least of all seeds; but when it is grown, it is the greenest among herbs, and becometh a tree."

Of this new start Mr. Bemis has written: "I think it was fortunate that the bag industry presented itself to me at the very time that I was watching for an opportunity to be my own employer. My great desire was to gain in experience as well as in money and to be building up a lasting industry for myself, instead of building for others. I also had the feeling that manufacturing something for general use gave one a better reason for adding a profit than buying

and selling an article for consumption, all ready for use, at such a profit as was obtainable. It goes without saying that it required some experience before I began to comprehend the possibility of the volume to which our industry might attain with proper effort to extend it."

CHAPTER VI

ESTABLISHING A FACTORY

Saint Louis before the Civil War — The ferry transfer system — The rivalry between Chicago and Saint Louis — River traffic and the lively levee — The old-time dray — Finding business quarters — Possible competition — The inspiring sign — The first purchase and the first sale — Bemis guarantees his goods — Getting a list of possible customers — An order for Osnaburgs — Bags versus barrels — Making progress.

NOTWITHSTANDING its crudity and the minor hardships he had endured in Chicago, Judson felt regret in leaving the interesting and enterprising city where he had for more than six years served his apprenticeship in business. He felt himself at least taking a small part in its remarkable development and in common with all its sanguine citizens was a firm believer in its brilliant future. There he possessed some relatives, who were a bond with his family, many acquaintances and a few friends. Moreover, the people of Chicago were mainly, like himself, of New England ancestry and he understood them; he spoke their language and looked at things generally in the same way they did.

Turning his back on all these affiliations and associations, he was now removing to an entirely new and



FOURTH STREET, SAINT LOUIS, IN 1846

different environment and seeking his fortune among wholly strange and unfamiliar surroundings. Therein he was a total stranger, having no kinsfolk to consult or turn to in case of emergency, and no friends to advise him. Moreover, he was a Yankee going to a city essentially Southern in its traditions. The majority of those with whom he hoped to establish business relations were men who were not opposed to slavery, while he was the son of an abolitionist and an abolitionist himself. Undoubtedly he would be considered what was then called a "Black Republican," because of the sympathy shown by members of the newly formed Republican Party for the negroes. This handicap to successful business relations was a very considerable one, as public feeling, North and South, on slavery was becoming very acute and bitter and both social and business lines in Saint Louis were being drawn rather closely as a result.

Judson was little more than a boy, being only twenty-five years old. He was totally inexperienced in the business upon which he was embarking, ignorant of its technical details and with but little actual knowledge of the demand for bags in the field he was about to enter. In this venture he was investing every dollar he possessed and upon its success he was staking his future. It required both courage and confidence to proceed and in these he was not lacking. He fully realized that, sink or swim, he must

rely upon his own unaided efforts and he felt sure that he would not fail.

The city which was to be the scene of his future activities was very different from Chicago, even as it still is. Saint Louis has always had an atmosphere of its own and a character distinctive from all other Western cities. In its placidity and conservatism it perhaps resembles Philadelphia more than any other Eastern city; some have found it suggestive in many of its aspects of an English provincial town. In 1858 its population was about one hundred and fifty thousand.

A much older city than Chicago, which was destined to have a far greater population, Saint Louis was built upon a limestone foundation on the west bank of the Mississippi River, low-lying until its western and northern limits were reached, when the land gradually ascended toward the area which Saint Louis now has completely covered and left behind in its growth, a district broken by small hills, at that time far out in the country and pleasantly wooded. Sixty-eight years ago it was not a very healthy place to live in; the system of sewerage was crude and imperfect, depending largely on an open creek that entered from the western end of the city and meandered leisurely through a considerable part of it. Epidemics were not infrequent and, for almost twenty years thereafter, cholera would break out periodically dur-

ing the summer months, although Saint Louis was immune from yellow fever, the dreaded scourge of cities on the lower Mississippi. It was sometimes hot, breathless and dusty in summer and its winter climate was often changeable and unpleasant in its extremes.

Along its front rolled the turgid Mississippi on its tortuous way to the Gulf, the sparkling blue of its headwaters having been surcharged with yellow clay from the Missouri River, which enters it a few miles north of the city, changing it to a muddy and unlovely color. Here the river was very broad, and as no bridge had been built across it, passengers and freight arriving from the East were transferred by ferryboats plying between the flat levees rising but little above the stream on either side. The same process of ferrying was of course necessary in traveling or shipping freight from Saint Louis to the East. In winter these stout ferryboats fought their passage against floating cakes and floes of ice from bank to bank and when, as sometimes happened during an unusually cold season, the river became solidly frozen, teams would carry goods over the ice and omnibuses would provide transfer for passengers, unless they preferred to walk. It was not until fifteen years or more had passed that the Eads Bridge was built and Saint Louis was able to avoid the ferry system of transfer.

Unprepossessing and dingy, as viewed from the river front, the appearance of Saint Louis improved

upon closer inspection. Settled originally by the French, or at least influenced largely by such settlers, the downtown streets were narrow and compactly built upon. The business section clung closely to the river, which was natural and necessary, as the Mississippi was the great channel for the commerce of the city. On half a dozen streets running parallel with the river the leading commercial and financial interests were centered. In the midst of these stood the Planter's Hotel, a famous old hostelry. A block south of it was the Court House, with its beautiful dome and well-proportioned walls. On its steps might sometimes still be seen auction sales of negro slaves; families broken up, wives separated from their husbands and children taken from their parents, to be shipped South, either separately or in groups, according to the will of the purchaser. Men still living remember to have seen gangs of slaves herded along the streets, handcuffed together in couples, with chains connecting the groups of ten or twenty, a man with a loaded gun leading and another similarly armed bringing up the rear. These negroes had been bought in the country and were being taken to the "nigger pen" on Fifth and Elm Streets, a brick building without windows with an open court inside. As they were very valuable property, they were carefully looked after and given plenty of food; very much as horses or mules are handled now.

Radiating from the business center, north, south and west, were the residence sections. It was the fashion of the town, which began about this time, or perhaps somewhat later, to build dwelling houses in rows, emulating the style of Philadelphia. The building material used was almost entirely brick, and the style of architecture monotonous, facings and front steps of stone being often seen. These houses were very commodious and comfortable within, with high ceilings and interior woodwork often beautifully carved and ornamented. More distinctive and imposing were many stately stone residences further away from the business district, with handsome entrances and elaborate grille work about the doors, of ample dimensions and standing in their elegant dignity in well-kept grounds.

Saint Louis was in strong contrast to Chicago in its leisurely and conservative atmosphere; it had traditions and an interesting history. Although it was in a state where slavery was tolerated, it contained very few slave owners. Many of its citizens had long since voluntarily freed their negroes; some had even sent them back to Africa. The few slaves remaining were mainly old family retainers who from motives of loyalty and affection clung to the old relationship and were happy and contented in it. Only occasionally, when financial disaster had overtaken the master's house, were such servants sold;

often they were retained and supported when the family income was not enough to justify keeping them. Such scenes as those referred to as occurring on the Court House steps, when slaves were sold at auction and shipped down the river to the plantations, while they actually did occur, were brought about by alien slave traders and the human property thus disposed of usually came from districts outside of Saint Louis.

In Saint Louis slaveholding was not common, nor was it so throughout the state of Missouri, although doubtless more general there than in the city. The ownership of slaves was unprofitable and for that reason alone most of them had long since either been given their freedom or shipped to the cotton and sugar fields further south. Thus slavery itself was not a vital issue in Saint Louis, although, as the early settlers had largely come from Southern states, such as Kentucky and Virginia, and the banking and commercial business of the Western South centered here, the prevailing sentiment was naturally sympathetic to the Southern point of view. Counteracting this was the influence of a very large and intelligent German element which had more recently arrived, but had become firmly and prosperously established, especially in the southern part of the city. This German population was strongly anti-slavery. There was, of course, a large number of citizens, originally from the East, who brought their

antipathy to slavery with them. These, combined with the Germans and the antislavery Democrats, constituted a proportion of the population sufficiently large and influential to make the issue, soon to become acute and crystallize into decisive action, very doubtful.

The people of Saint Louis, generally speaking, were genial, very hospitable and kindly, inclined to be easy-going and in business not so ambitious and aggressive in making money as those of Chicago. Between the two cities there existed great jealousy and rivalry, which while perhaps a healthy factor in their mutual development was hardly necessary, as there was ample room for the prosperity of both. Citizens of Chicago looked upon Saint Louisans as ultraconservative and slow-going, while those of Saint Louis considered Chicagoans rather superficial, flighty and lacking roots. Saint Louis was a river town and partook of the outward characteristics of such, while Chicago was rapidly becoming a railway center and growing as by magic, having more than trebled its population in eight years, increasing from thirty thousand people in 1850 to one hundred thousand in 1858. Loyal Saint Louisans regarded this as a mushroom growth and believed it was abnormal and unhealthy. During the Civil War, Chicago gained an advantage by the action of the Government in making it a market for outfitting the army,

preferring it to Saint Louis, which received only a few contracts to supply wagons and other equipment and, later, for changing ferryboats into iron-clad vessels with which to shell Island Number Ten, down the Mississippi River.

The rivalry between the two cities continued for many years, but was harmless, producing no real antipathy between their inhabitants. When the great fire occurred in Chicago in October, 1871, with the loss of two hundred and fifty lives and the destruction of property estimated at more than two hundred million dollars, Saint Louis was prompt and generous in giving aid, and its warm-hearted citizens welcomed refugees from the stricken city and provided for their maintenance and welfare with characteristic hospitality. When, rejuvenated and rebuilt, Chicago again resumed its onward course and gradually outgrew Saint Louis in population, very little was heard of the old rivalry and the two cities acquired individual distinction in their separate fields of activity and progress.

In 1858 the river traffic was of immense importance and Saint Louis was the center for an extensive trade on the Mississippi and its tributaries, extending as far south as New Orleans and as far north as Saint Paul. Westward, via the Missouri River, and eastward, over the Illinois, an enormous and rapidly growing territory was reached and served by steamboats



THE LEVEE, SAINT LOUIS, 1860

plying regularly on these streams. Saint Louis was the natural headquarters for this great commerce and was the leading city of the West, both in size and in the volume of its trade. Its levee, as the river front was called, extended for a great distance and was always a scene of much activity. Steamboats closely crowded each other at the wharves, loading and unloading their freight and passengers and, as far as the eye could reach, the levee was covered with bales, bags, boxes and barrels of merchandise of every conceivable variety.

There were bales of cotton and hogsheads of sugar and molasses from the South; crates of furniture and cases of goods from the manufactories of the East; fruit and vegetables from the nearby farming districts; sacks of wheat and barrels of flour from the adjacent territory and innumerable other items shipped to the city by steamboat, unloaded and piled on the levee awaiting delivery to consignees. In separate lots were shipments in the making from the merchants and manufacturers of Saint Louis to their customers, nearby or remote, piled high and protected against inclement weather by tarpaulins stretched over them; building material, dry goods, groceries, boots and shoes, liquors, drugs and medicines, long rows of barrels of flour, hardware, agricultural implements, paper and every imaginable commodity in demand by the consumer throughout

the far-extended area tributary to the city. This great store of merchandise stood waiting to be loaded on the steamboats advertised in the newspapers and by posters, the latter invariably printed in light blue ink, to depart on a given date.

The view of the Saint Louis levee in those days of greater steamboat activity, and for many years afterward, was highly interesting and picturesque and frequently enlivened by exciting incidents, sometimes even by tragedy, as when a feud between negro roustabouts culminated in a fatal shooting affray. The steamboats themselves were fascinating objects, looming high above the low buildings on the landing places, their tall smokestacks, with ornamental bands at the top, standing at either side of the pilot house, their wheelhouses, elaborately decorated in colors, sometimes bearing a painting of a scene or a town on the river and their long array of decks and state-rooms, tier upon tier, reaching up from the broad low hulls upon which they were constructed.

On the levee, paved with cobblestones, narrow lanes were left between the piles awaiting shipment or ultimate local delivery and down these lanes poured an almost endless stream of drays, either bringing goods to be shipped or ready to carry away shipments that had already arrived. The dray was a vehicle designed especially for handling river traffic but equally useful for city deliveries. It was the fore-

runner of the modern truck and was at the time in almost universal use. It was stoutly built of roughly hewn wood and stood upon a strong axle resting only a few feet from the ground between two wide-tired large wheels. Long and low, the rear end barely cleared the surface, thence it inclined upward until the shafts were reached. Between these was one strong horse or, more often, a long-eared, short-tailed mule.

Harnessed in front of the shaft animal was another and the team was driven tandem, almost always by a negro, who, if the dray was loaded, perched upon its topmost barrel or package; if it was empty he stood, apparently precariously but actually securely, on the front crossbeam, holding the reins and wielding a long, thick-handled "black snake" whip, with which, if he was an adept at his trade, as most of them were, he was able without the slightest exertion neatly to flick the foremost mule on a tender spot and thus, with the addition of a few choice expletives, spur the animal to renewed exertions or greater speed. At intervals along the sides of the dray were iron-faced holes, into which were fitted stakes of wood or iron with detachable chains connecting them. By means of these, adroitly placed, with chains and ropes cleverly adjusted, the vehicle could carry a surprisingly large and heavy load, so lashed and bound in place as to make it perfectly secure.

Thronged with such drays, loaded or empty, coming or going, the lanes between the piles of goods on the levee were full of moving life. Occasionally there might be seen a handsome family carriage drawn by two plump, sleek horses, driven by a negro in livery, with a footman in similar apparel on the box beside



him, picking its way carefully over the rough stones toward the steamboat landing. This would contain passengers for a departing boat. More often a public "hack" would be both seen and heard driving rapidly in the same direction, carrying some belated passenger or going to meet an incoming steamboat in the hope of picking up a fare. The smells of the levee were pungent, multifarious and all-pervading, that of tar being predominant. Each article of merchandise had its individual odor and insisted upon registering it. The levee had its own smell, the river emitted a distinct exhalation and both gave forth a combined peculiar and unique odor.

As for noise, the levee of Saint Louis on a busy day

was a pandemonium. As the negro roustabouts attacked a pile of freight like a horde of ants and rolled or carried it to the steamboat, they usually sang, lustily and melodiously, a darky camp-meeting song, which in these days would be dignified by the title of a "negro spiritual," or a steamboat chantey of their own composition, to the obligato of the profane commands and warnings of the leather-lunged mates. Drays rattled and roared over the cobblestones. Draymen cracked their whips and swore loudly at one another, at intervals singing or whistling. At whistling they were experts, and often did it so beautifully that pedestrians would stop and listen to the marvelously mellow notes of these negro performers, in which there was always the touching undercurrent of plaintiveness characteristic of negro melody. Over all there would come the long, deep whistle of a boat about to land, or the warning signal announcing the approaching departure of another. Finally, as the climax of this traffic symphony, would be heard the strains of a band on the hurricane deck of a steamboat leaving the wharf for New Orleans and way points, gayly playing "Dixie."

So different was Saint Louis in its superficial appearance from the only city in which he had lived that Judson must have felt himself a stranger in a strange land when he first arrived, but he was not disposed to waste time in conjecturing whether or

not he was going to find Saint Louis a congenial and agreeable place in which to live. He was adaptable and had no doubt that he would soon feel at home in his new surroundings.

His first task was to obtain quarters in which to begin business. This was not easy, as he must have available steam power with which to operate his press. After investigating several possibilities, he found a small two-story building about half a mile north of the Merchants' Exchange, at the corner of Cherry and Main Streets, that met his requirements, and he rented the upper floor, access to which was by a flight of outside stairs. Steam power was to be obtained from a machine shop which occupied the ground floor. A hand-power elevator extended from the lower to the upper floor and by means of this, cotton goods could be carried up to the factory and bags could be lowered from it. Judson had good reason to remember this elevator because, during his first week in business, he operated it himself to the great discomfort of his hands.

Having found the place, the machinery shipped from Chicago by Simeon Farwell was next to be installed. It consisted of a second-hand, single-cylinder, power printing press, a hand press, half a dozen Singer sewing machines and some wooden type. Following the machinery came, as promised, Farwell's Scotch engineer to set it up, and also, as an

afterthought, a typesetter he had formerly employed whom he sent to Saint Louis with the understanding that he was to remain only if he proved satisfactory.



JUDSON M. BEMIS, 1860

If there be any trade in which both eyes seem absolutely necessary, it would appear to be that of a typesetter, yet this compositor had but one eye.

While the machinery was being set up Judson thought he had better do some scouting to ascertain what kind of competition he was likely to encounter. Ordinary prudence should perhaps have moved him to do this during his first visit, but he had decided to start a bag business in Saint Louis regardless of any competition there might be and therefore he had not thought it worth while to investigate. He now discovered that T. Hall and Company were bag manufacturers in a second-story room of eighteen by twenty-five feet with an equipment of two sewing machines and a printing press driven by a small gas engine. Further search resulted in finding that a man named Clement had a plant advertised as a

bag and tent factory and that there was a place bearing the sign "Bowman. Bags for Sale." As Clement and Bowman made only hand-sewed bags and had no printing facilities, the result of his survey was to assure him that Hall would be his only competitor.

The following morning as he walked along Main Street on the way to his factory he saw floating in the breeze a flag bearing this legend: "J. M. Bemis and Company, Bag Manufacturers." He thrilled at the sight, realizing that at last his dream had come true and he had a business of his own. Once more he recognized that he had reached a milestone in his life, and as he was accustomed to express it he felt himself "born again." Climbing the stairs, he entered his little factory.

An end of the room had been partitioned off for an office. The board walls were bare and unpainted and the office furniture consisted of one chair and an old standing desk. His employees were the one-eyed compositor, who was also pressman, and two girls to operate the sewing machines. Besides the equipment shipped from Chicago, there was a primitive device for cutting the material into bags. On this the goods were to be hung up by pins and then cut, or slit, with a butcher's knife and given to the sewers. There were also two sticks by means of which the bags were to be turned. It was a very plain and small factory with but limited facilities, yet being his own,



FIRST BEMIS FACTORY, 1858

Judson was probably as proud of it as he was years later of any of the great model bag factories which he owned, perhaps even prouder.

Little time was given to self-congratulation over the creation of the plant, however. A more pressing matter demanded his attention. The factory was here, but it stood idle. The old Scotch machinist who had installed the machinery looked at him and significantly said, "All ready for business but no business." The one-eyed man said, "Waiting for orders." Judson realized that he was responsible for putting the machinery in motion. He must first have some goods to make the bags from and then he must find buyers for the bags. He remembered that he had a letter of introduction to J. B. Carson and Company from Cooley, Farwell and Company of Chicago. Finding it in one of his pockets, he proceeded to the address of the firm, which was the agent for cotton mills in Pittsburgh and the South and carried a stock of goods. The letter not only introduced him and stated that he was about to engage in the business of bag manufacturing, but also recommended him as responsible for what he might want to buy.

J. B. Carson was the head of the firm and his brother J. O. Carson was the junior partner. They were from Maryland and were very courteous and genial. Judson presented his letter to J. B. Carson who, after

reading it, told him he could have any of their goods he wanted and if he needed material which they did not carry he was at liberty to use their name as reference in ordering from other houses. This was a favor of which he was glad to avail himself and one which he never forgot. It meant much to him at this time, for it gave him credit, which was as good as money.

He could now buy, but he was so ignorant of the business that he did not know exactly the kind of goods to order for his purpose. Keeping his ignorance to himself, he went to the levee near the factory and clipped off a piece from the "ear" of a bag of flour. With this in hand, he returned to J. B. Carson and Company and placed his first order: ten bales of heavy sheeting like sample submitted. The goods were promptly delivered. He was now ready for orders, but there were none in sight.

The business of Simeon Farwell consisted chiefly of quarter-barrel and eighth-barrel bags, but Judson's observations on the levee had shown him that in Saint Louis the principal demand was for heavy half-barrel sacks. He had a few of these made up for samples. Taking them with him he went on 'change and, showing them to millers, he solicited their orders. The bags were neatly printed and being machine made could be sold at a lower price than hand-sewed bags. Seeing this, Mr. Clement,

who Judson had already discovered was making bags, declared that his business would be ruined. The Bemis bags were, however, new to the trade and at first millers were afraid to use them lest they should rip; the old-fashioned over-and-over hand-sewed bags were considered stronger. The new bags were declared too weak, being machine made and sewed with a single thread.

This question of relative strength was of course an entirely new one to Judson. He had no practical experience in the business, had never tested his bags and really did not know that they would be able to withstand the strain put upon their seams when solidly packed with flour. It was impossible to dodge the issue so squarely put up to him. Had he withdrawn in order privately to test the bags he offered, it would have shown lack of confidence in his own goods and if he had equivocated or faltered it would have been construed as weakness. In this emergency, which was really a critical one, he acted promptly and courageously in a manner characteristic of the man. Boldly and unhesitatingly young Bemis guaranteed every bag he might sell against ripping.

This guarantee moved William T. Hazard of the Broadway Mills to give J. M. Bemis and Company their first order, which Judson proudly booked. It was for two hundred half-barrel sacks, to be delivered without fail at the rate of fifty sacks a day. With

this order in hand, the first he had ever taken, Judson returned to the factory where the old Scotch machinist, the one-eyed type-setter and the two sewing girls were all waiting for business, and triumphantly started up the machinery. Mindful of his guarantee, he had the bags sewed with extra heavy thread and tied at the end, so that they could not ravel. He fully satisfied himself that the cloth itself would tear before the seam would break, for he could not afford to have a single complaint at the outset of his business career.

The first fifty bags were made and printed in two hours, and the entire order was delivered the first day. Mr. Hazard was surprised at the promptness with which the work had been done and greatly pleased to have the bags so handsomely printed. Hitherto he had stenciled them, a process which gave a far less attractive result. From being skeptical about machine-made bags, he became enthusiastic in their favor and, being a generous-minded man, he offered to recommend them if other millers were referred to him. After a week's experience, each of the two girls was able to sew four hundred half-barrel sacks a day and it was not long before the daily capacity of the factory was from three thousand to four thousand finished bags. At first all the bags were printed on the old Washington hand press; later the one-color single-cylinder power press was

used also. When two-color printing was required, the bags were run through the press twice.

The factory was now in condition to do a fair-sized business, but to prosper it should be operated to full capacity. In order to do this, a greater volume of orders was necessary, but how to secure them was a problem. In its solution Judson once more had recourse to that free commercial educator, the levee. Practically all freight was carried by the river boats and Judson had noted that on almost every fair day from one to half a dozen lots of flour were landed from the boats and piled on the levee. These shipments came from mills above and below Saint Louis and almost all the flour thus received was packed under the miller's brand. Such a thing as a printed list of flour mills was unobtainable at that time and there were no milling journals in existence in which to advertise for business.

Judson proceeded to compile his own list of possible customers by visiting the levee almost every day and making a note of the miller's name, address and brand of flour, as shown on each newly arrived shipment. In this unique but slow manner, in the course of several weeks he obtained a list of nearly all the country millers who were selling flour in Saint Louis. To each of these he sent samples of his goods and a letter or circular announcing the establishment of his bag factory and telling of the speed and neatness

with which it could execute orders, adding always that the quality of its bags was guaranteed.

While the result of these overtures was being awaited, Judson made it his business to become acquainted with the city millers, flour brokers, consignees and commission merchants by meeting them on 'change or calling upon them at their mills or offices. When a few orders began to come in from outside millers as a result of his solicitation by mail, he found that most of them were placed through the millers' selling agents in the city, who expected brokerage on them. As he needed the business, he was at first obliged to concede this commission and did so until he was able to deal direct with the millers.

The flour mills in Saint Louis and vicinity at this time were owned and operated in about equal proportions by Americans and Germans. The latter were perhaps, on the average, of somewhat better financial standing than the Americans, who as a class were more inclined toward speculation; a few of them required careful watching as to credit. Occasionally, when the risk was greater than he could afford to take, Bemis would accept flour in payment for bags. In such cases the miller would sometimes try to charge more than the market price for his flour.

The only materials used in the bag business during this period were cotton goods, standard sheetings and Osnaburgs, burlaps not being in much demand

until the Civil War began. Early in his experience as a bag manufacturer, Judson received an order from an out-of-town miller for two thousand Osnaburg two-bushel bags. He had no idea what "Osnaburg" meant, but kept this to himself. Calling on his friend Carson, he asked to see samples of Osnaburg and found it less formidable than the name sounded, being simply coarse two-yard cotton goods.

He quoted the miller a price and received the order. On looking up the reference given him by the buyer he found his credit only fair, but as he needed the business he decided to accept the order. In due time the bags were shipped, to be paid for in ten days. The allotted time passed and fifteen days went by with no remittance. Judson could not afford to lose such a large bill; he therefore went himself to see the customer, who lived at a town in Illinois on the Illinois Central Railroad, and returned with the money.

Soon it became unnecessary to solicit every order, as some business began to come in voluntarily from millers and commission merchants. The bags already sold advertised themselves. They were not only cheaper than the hand-sewed product, but they proved themselves better. Instead of being stenciled, they were neatly and attractively printed, sometimes in colors. The stencil, then almost universally used for branding flour barrels and sacks, was of thin brass or tin. The lettering was cut out, making it necessary

to use a certain style of letter broken at intervals in order to hold the stencil together. Placed on the barrel-head or sack, the color was applied with a thick, coarse, short-handled brush and the stencil being removed, the lettering remained. It was rather a clumsy method, but answered the purpose. Gradually the use of stencils was displaced by that of the printed bag, and while they are still used in flour mills they are applied chiefly to orders not large enough to justify printing.

The real competition that bags had to encounter was not from the stenciled product but from barrels, in which flour was very generally packed at that time and for many years later. Barrels could then be cheaply made and most of the flour was ultimately consumed by the household trade, which was accustomed to buy in barrel lots. After the flour had been used, the empty barrel had a certain value and could be sold at a price. Gradually the cost of wooden barrels increased until, in comparison with the cost of bags, they became practically prohibitive as flour containers. Coincidentally, the household consumer abandoned the custom of buying flour by the barrel and demanded a smaller and more convenient package, while the bakers, to whom an increasing amount of flour was sold, wanted their supplies in bags and not barrels. On the decline of the flour-barrel industry and the public demand for a cheaper, less bulky,

and more convenient package, the bag manufacturing business was gradually and in the course of years built up.

All this development came many years after J. M. Bemis and Company began business in Saint Louis in 1858, although its founder lived to see it take place, and by his energy, intelligence and foresight greatly contributed to it. At this time his were the primary and obvious problems of getting his factory firmly rooted in the good will of his customers and in making his small business grow and prosper. To their solution he devoted himself exclusively, and with this one idea he worked with tremendous energy. For months after he started his infant industry he had no superintendent for his factory and no office assistant. He was the sole buyer, salesman, bookkeeper, superintendent and manager.

Sometimes he served as printing-press feeder, often as a porter and occasionally as baler of bags. He did anything and everything necessary to keep the business going. One of his early employees, in giving his recollections long afterward of these pioneer days, said that Mr. Bemis would often turn bags in the morning and then go on 'change, returning later to feed the printing press. Such untiring effort was bound to count and Judson soon began to feel that he was accomplishing something worth while and that his newly established firm was of some slight import-

ance. But although he had opened a bank account with Dwight Durkee, a private banker, who on occasion was willing to loan him such small amounts as he might require, and although he was constantly learning more about buying, selling, manufacturing and financing, he realized that the more he learned the more there seemed to be to learn. Therefore he walked with his heels on the ground, kept his head and did not get above his business. A bag manufacturer, he reflected, was still a newcomer, whose standing and importance were yet undetermined, and was not to be classed in the same category with a wholesale grocer, hardware dealer or dry-goods merchant. He was a humble-minded young man and to the end of his life was always unassuming and unpretentious.

CHAPTER VII

WAR TIME IN SAINT LOUIS

The advent of Edward J. Brown — Farwell retires — Bemis and Brown formed — Collecting a bill — J. G. Marriott arrives — Beginning of the Home Cotton Mills — Early bag factories — Removal to larger quarters — The war cloud — Sentiment in Saint Louis — Under two flags — Camp Jackson — Missouri saved for the Union — The Union Merchants' Exchange — Rumors and false alarms — A time of distrust and suspicion.

THE first year of the bag factory had been completed and Judson was hard at work at his multifarious duties when he received a letter from Simeon Farwell which gave him subject for thought. It proposed that Edward J. Brown, whose mother, a member of the Farwell family, was a first cousin of Henry Farwell and his sister Miriam Farwell Bemis, and who was therefore a second cousin both to Simeon Farwell and Judson Moss Bemis, should become a partner in J. M. Bemis and Company. At that time he was a clerk for Cooley, Farwell and Company in Chicago but wanted to make a change. The letter asked if Judson would be inclined to consider such an arrangement, providing, after his arrival in Saint Louis, Brown made a favorable impression.

Judson badly needed assistance, for the business was growing and he had more work than he could personally attend to; additional capital would also be desirable. After giving the matter careful consideration, he replied to Farwell's inquiry by saying "Let him come." Shortly thereafter Brown arrived. He was a young man of good appearance and manners and seemed likely to prove a valuable accession. Like many men who have received only a rudimentary education, Judson attached an exaggerated importance to the practical business advantages of a college training. Brown was a graduate of Harvard and this impressed Judson, who thought that as his cousin Simeon's instruction had not gone further than algebra and English grammar and his own had hardly reached beyond the mastery of the three r's, it would help the partnership to have a college graduate in the firm; it might gain for it social relations and these, he well knew, were often influential in producing business. J. M. Bemis and Company had as yet made but little money, but it was not in debt. An arrangement was made whereby Brown became an equal partner with Farwell and Bemis, on condition that he contribute to the firm's resources the same amount of money that Judson had invested.

As soon as Brown was reasonably familiar with the business he became the traveling salesman for the concern and made trips about the country soliciting

orders and collecting bills. In connection with the latter duty he had an amusing experience in Hannibal, Missouri. A miller there gave him a check on a local bank for three hundred and fifty dollars in payment of a bill for bags which he owed the firm. Brown presented it just before the bank closed for the day and received the money, but did not wait to count it. That evening, after going over the day's collections and counting his cash, he discovered that the bank had overpaid him fifty dollars. As soon as the bank opened next morning Brown appeared at the teller's window and said, "In paying me yesterday you made an error which I did not discover until later, as I did not stay to count the money." Without waiting for further explanation the teller looked at Brown with a stony eye, scowled and said brusquely, "We never correct mistakes unless the money is counted before the recipient leaves the bank. I will not discuss the matter further." With these words he turned his attention to the next man in line. Thus rudely rebuffed, Brown, exasperated by the teller's manner, decided to let it go at that and walked out of the bank. The firm gained fifty dollars by the transaction and the bank lost that much by the teller's rudeness, unless he was ultimately obliged to make up the shortage himself.

The result of Brown's traveling was quite satisfactory and the volume of the firm's business grew.

During his second year with the concern a reasonable profit was made, but it was evident that there was not enough to be made on the total production to satisfy three partners and a change became necessary. After some correspondence of an amicable nature, an arrangement agreeable to all concerned was made, whereby Farwell's interest was acquired and he retired from the firm. Shortly thereafter its name was changed to Bemis and Brown.

For some time after starting in the bag business, Judson knew nothing whatever about jute bags, as the chief demand for these was to come during the Civil War, now not far off. He was almost as ignorant concerning them as "Long" John Wentworth of Chicago, who, having heard of jute and burlap in connection with the tariff, arose in Congress one day and casually inquired, "Can anyone tell me what julaps are?" There were many other things about the bag business that Judson still had to learn and was daily learning by experience, but to his satisfaction he soon discovered that his only real competitor in Saint Louis knew much less than he did and in consequence he had little to fear from him.

Later Judson sold two hundred bags to this man. Ten days passed and the bill remained unpaid. Meanwhile a rumor reached Judson that his debtor intended to leave town the next day on the six o'clock train. Judson was at the station before the

train left and when his competitor appeared, asked him where he was going. The reply was, "Oh, just over in Illinois." "Will you please pay me that little bill?" inquired Judson. "Can't this morning," was the answer. "Well, then, you can't go away," declared Judson in such a determined manner that, although he had no means of detaining him, his debtor thought it best to pay most of the bill before he left. Judson never saw him again. Not long after this incident the competing concern failed.

J. B. Carson and Company had sold the bankrupt firm cotton goods and were obliged to take over the factory, although its value represented only a quarter of their claim. About this time J. G. Marriott came to Saint Louis from Baltimore, seeking a position. He had been employed in a Baltimore cotton mill for which the Carson firm was agent and carried a letter of introduction from it. J. B. Carson and Company made him manager of the bag factory they had acquired, and operated it under the name of J. G. Marriott and Company. Poorly equipped and without experienced management, the plant was soon closed as unprofitable.

As a result of his training in Baltimore, Marriott had some knowledge of spinning cotton warps, for which at this time there was a good wholesale demand in Saint Louis, such warps being bought by weaving mills and combined with woolen weft yarns

to produce "Kentucky jeans" cloth. J. B. Carson and Company next engaged Marriott as manager of a small cotton yarn mill, which for a short time was profitable to a limited degree. Some time later Marriott left the Carson mill and persuaded Bemis and Brown to back him in a much larger yarn mill, which was established at the corner of Barton and Columbus Streets. This was conducted under the firm name of Bemis, Marriott and Company and was the beginning of the Home Cotton Mills, still operated by the Bemis Brother Bag Company at the same location. For several years after its establishment this enterprise was profitable, but when the weaving mills began to spin the warps for their "Kentucky jeans" instead of purchasing them, the demand for this product ceased.

Thereupon Bemis and Brown, in order to realize something on their investment in the mill, decided to install looms in it and make cotton sheetings for their bag factory. The Baltimore mill in which Marriott acquired his experience had used imported looms, slashers and other foreign machinery and he thought it desirable to install similar equipment in the Saint Louis mill. Accordingly he was sent to England to buy the necessary machinery and, as soon as it was in place, Bemis and Brown began manufacturing their own sheetings and entered into competition with the whole world in the production of these goods.

Fair dividends were made for several years, then for a period the earnings were only six per cent on the investment and finally the mill began to lose money, so it was shut down.

This threw Mr. Marriott out of employment. He was offered a position by Bemis and Brown to oversee the operation of the two calenders in their bag factory but declined it, preferring to retire to his farm in Southeastern Missouri. Later, when the Home Cotton Mills reopened, Mr. Marriott resumed his work in them and was thus associated with Mr. Bemis for many years, ultimately becoming vice-president of the Bemis Brother Bag Company. Mr. Marriott at one time became very sanguine over the prospects of some silver mines in Colorado and Mr. Bemis, being influenced by his enthusiasm, joined him in investing a large sum in this venture. As it turned out badly, the money was lost.

When J. M. Bemis and Company began business in 1858 there were but a few bag factories in existence in the United States. Perhaps that of Chase, in Boston, was the first in the field, having been established as Chase and Fay in 1847; later the firm name became H. and L. Chase. Next in point of age was probably Adams, Jewett and Company, whose factory was in Cleveland. Other early bag manufacturers were W. B. Asten and Company of New York and Archer in Chicago, whose plant was the one pur-

chased by Simeon Farwell and used in establishing the Saint Louis factory.

In 1866 H. and L. Chase opened a branch factory in Saint Louis, at first making only burlap bags. Within a year they began the production of cotton bags also. Up to this time Bemis had no local competition worthy of consideration, but when the Chase plant was started under the able management of F. H. Ludington, competition soon grew interesting.

Within a year or two after Mr. Brown was admitted to partnership the business of Bemis and Brown had so increased that larger accommodations for it became necessary. The factory was then removed to Number One North Commercial Street, on the levee between Chestnut and Market Streets, not far from the Merchants' Exchange. It occupied the two upper floors of a small four-story building about twenty-five feet wide, and an additional floor was secured by utilizing the loft and putting windows in the roof. Power was obtained from shafting brought through from the adjoining building.

Shortly thereafter a competitor appeared in the same block. It was actually a branch factory of Adams, Jewett and Company, who already had small plants in Cleveland and Cincinnati, but was conducted under the name of J. H. Drew and Company. When this plant had been in operation a year or two Mr. Adams came to Saint Louis and called on

Bemis and Brown, introducing himself as the principal owner of J. H. Drew and Company. He offered to sell his Saint Louis factory to Bemis and Brown providing they would employ J. H. Drew. The proposition was accepted, and the machinery thus acquired was added to the existing plant with Mr. Drew in charge of its manufacturing department. He was the first superintendent the factory ever had, and was later retired on a pension. This purchase of the small Drew factory was the only time during Judson Bemis's long career as a bag manufacturer when he bought out a competitor as a going concern, although subsequently he bought part or all of the machinery of two or three defunct establishments.

Having outgrown in their requirements the limited local market for raw material and being desirous of buying at closer figures than could well be made by the Saint Louis agents of Eastern mills, Bemis and Brown felt the need of an Eastern buyer. They therefore made an arrangement with Avery and Company, of Boston, general merchandise brokers, to act as their purchasing agents. The partner in this firm was named Bemis but was not related to Judson. For a time this arrangement answered the purpose.

Thus from 1858, when Judson Moss Bemis arrived in Saint Louis to start his small bag factory, until 1861, the business had put down its roots and, as a

result of the intelligent handling and unremitting energy of its founder, it had increasingly shown that it could in time be made to yield results, both in volume and profits, fully equal to his hopes and anticipations. Absorbed in it and giving all his thought and care to its advancement, he had paid but slight attention to outside events; nevertheless he was not unaware that a cloud was gathering on the horizon of the country, although neither he nor any other man of business realized the violence of the storm that was about to break. Few believed that actual war would be declared between the North and South over slavery and the right to secede.

With the coming of 1861 a pall of gloom settled upon the nation and business felt the effect. The situation in Saint Louis became an anxious one and feeling between the opposing elements grew increasingly bitter, while the line of demarcation between those who stood for the preservation of the Union and those who believed the Southern states had the right to secede and hold slaves was being drawn closer and more distinct. The time was rapidly approaching when middle ground was no longer tenable; one must declare himself one way or the other. Under its constitution Missouri was a slave state, but slavery had not flourished in it and comparatively few of its inhabitants were slave owners. It was really a border state, standing between free and

slave states, and therefore having some of the characteristics of both. Its attitude in case of actual war was doubtful.

In Saint Louis it is probable that the preponderance of sentiment was favorable to the South previous to and for some time after the beginning of the war. A considerable number of its inhabitants deprecated the actions of both the hot-heads of the South and the radicals of the North, holding that they were pushing the country into an unnecessary war. Others believed that slavery might be abolished by the national purchase and liberation of the negroes and that the right of secession was debatable and could be determined by legislative action. There were current all shades of opinion, ranging from favoring the extreme of conflict to the other extreme of peace at any price. While the advocates of these various ideas were debating and arguing, events were hastening on to a culmination in actual warfare.

There was a certain glamour in the cause of the South that made a strong appeal to the romantic young men of Saint Louis and, when the time came for recruiting, some of them cast in their lot with the Confederacy and made their way South to join its army. Many of them never returned, but died on Southern battlefields or from wounds or disease. Of those who came back after the war was over to take up the broken threads of their lives, many were in

shattered health, with minds disillusioned. They found their own people impoverished by the war and slight opportunity for them to gain a start at earning a living. Nevertheless their hearts always remained loyal to the "Lost Cause" which they had served.

Most of the older families, originally from the South, pronounced in favor of secession; the more recent arrivals from the North, together with the German population, stood staunchly for the Union. When in 1861 the question of seceding or remaining in the Union was determined, the position to be taken by Missouri became of great national importance. At that time there existed in Saint Louis recruiting offices for both sides; one flying the new flag of the Confederacy, the other the old one of the United States, and both were enrolling volunteers. Had Missouri seceded, it would have added to the Confederacy a population exceeding that of Virginia, which contained more inhabitants than any other of the eleven seceding states. Adjoining Kentucky and Tennessee, as well as Arkansas, the strategic position of the state was extremely important. Without it the Union would have found it very difficult to send Federal troops into the Confederacy by the Tennessee and Cumberland rivers.

The government of the state happened to be strongly in favor of secession but the majority of the

people were opposed to it. While the Missouri authorities were planning to commit it to the Confederacy and might have succeeded in so doing, Francis Preston Blair of Saint Louis, a war Democrat, lawyer and member of Congress, coöperating with Captain Nathaniel Lyon, commandant of the United States Arsenal in Saint Louis, took such prompt and resolute action in overturning the state government and establishing one loyal to the Union, that Missouri was saved from seceding, thereby giving the North the equivalent of a tremendous initial victory. This was accomplished in May and June, 1861, and incident to it was the episode of Camp Jackson, memorable in the annals of Saint Louis as the only occasion when blood was shed within its borders between Union troops and those opposed to them during the Civil War.

In April of 1861 President Lincoln authorized Blair and other Saint Louis civilians to enlist loyal citizens and, if necessary, put the city under martial law. In May ten regiments, composed largely of members of German-American Republican clubs, had been enlisted. These clubs were called "the Wide Awakes" and originally were purely political in character. When force became necessary to secure voting rights for anti-secessionists, they became semi-military and thus were quickly made available for war purposes. These recruits were added to the garrison at the arsenal.

The Missouri Cadets, consisting of two or three companies, were mainly composed of Southern sympathisers who, if not actually recruited for the purpose of joining the Confederate forces later, could very reasonably be suspected of this intention. It was said that this body of men had threatened to stop any soldiers passing through the city to reinforce Lyon's command. This small force was quartered at Camp Jackson, in the western suburbs of the city, parading and drilling in the manner usual to militia organizations of the time, their maneuvers being witnessed by large numbers of peaceful citizens and the event being generally regarded as having more of a social than a warlike significance.

Captain Lyon, wisely no doubt, determined as a measure of caution if not of necessity to disband the Missouri Cadets. For this purpose on May 10, 1861, he sent a body of troops, consisting of German recruits, to surround Camp Jackson and demand its surrender. This was done, and the officers in command, after some harmless boyish melodramatics in breaking their swords over their knees, surrendered without any resistance whatever and were marched off under convoy of their guards.

What followed has been variously described according to individual conviction and sentiment. One report, doubtless from the Southern viewpoint, is that as the troops were proceeding back to the arsenal at

Jefferson Barracks, some one threw a stone at them or a pistol was carelessly discharged, whereupon the recruits believing themselves about to be attacked and not waiting for the command of their officers, lost their heads and began firing indiscriminately into the crowd of spectators, killing and wounding a number of innocent and defenseless people who had visited Camp Jackson merely to watch the military display. It is undoubtedly true that some of these bystanders were thus killed or wounded and among them many who were loyal to the Union.

The other version, and the one that young Bemis believed, was that pro-Confederates, angered at the German troops, planned to stop them. They established themselves in the vicinity of Fourth and Walnut Streets and from windows and behind church columns they fired upon the soldiers as soon as they came within range, killing some and wounding many others. The troops returned the fire and after a sharp fight all the assailants were captured or dispersed. He had good reason for his belief because, hearing of the fighting, he went to the scene of the disturbance. He was accompanied by a young man who had just arrived from Boston to become an overseer in the bag factory, but they arrived too late to see the action, as the affair was over. No combatants were to be seen and the dead and wounded had been removed, only bloodstains remaining to show there

had been fighting. The young man from Boston immediately concluded that Saint Louis was not a safe place for him to remain in and, hastily resigning his newly-acquired position, he returned home without delay.

One who as a small boy was present at the taking of Camp Jackson says that the incident related by Mr. Bemis is correct in detail, but that it occurred sometime after the capture. His testimony is, that as the prisoners were being marched out of the camp some hoodlums, perched in a tree, began taunting the soldiers and calling them "Hessians." Some one threw a stone or fired a pistol, whereupon the soldiers fired a volley into the crowd which had gathered under the trees.

It is impossible to determine which version of the Camp Jackson incident is correct. For many years afterward it was a fruitful subject of controversy in Saint Louis, opinion being invariably influenced by the sympathies of the narrator or those he inherited from his family. If he or his people had been Southern sympathizers when it occurred, he believed the soldiers, being raw recruits, fell into a panic and fired point-blank into the crowd. If, on the other hand, his own or his inherited sentiments were for the Union, he held, with equal reason and an equal array of evidence, that the troops were deliberately fired upon from ambush and only retaliated in self-defense.

At this distance of time the exact truth does not greatly matter. Whether the citizens or the soldiers were the aggressors is immaterial compared to the fact that the Camp Jackson skirmish terminated resistance to the Federal forces in Saint Louis, which was free from riots during the entire war and became thereafter a very loyal city, absolutely controlled by Northern sentiment. Of even greater importance in the ultimate preservation of the Union was the retention of Missouri in the United States. Captain Lyon was made a brigadier general and was given command of a small army. In August, 1861, at the battle of Wilson's Creek, he was killed and his army defeated, but notwithstanding this the Confederates were weakened until finally they entirely lost their hold upon the state.

Although there was no further fighting in the immediate vicinity of Saint Louis during the war, it was by no means undisturbed by the great conflict that raged during the ensuing four years. There was naturally an upheaval in business that brought poverty to many of its old and once wealthy families. Firms that had a large Southern connection suffered severely from losses made in their inability to collect accounts due them from Southern buyers and from the abrupt suspension of all commerce with their former customers. Many of them became bankrupt in consequence. Although Southern sentiment was

overcome and rendered powerless to create serious trouble, it continued to exist and it was deep rooted. Families were divided and arrayed against each other, sometimes having members in both armies. Churches were split asunder on the issue. The Methodist Church, for instance, which was strong in the South and the border states, suffered from the division of its membership, a large proportion forming the Methodist Church South, a breach which was not healed until more than sixty years after the war was over. Social and business organizations were disrupted and either went out of existence or formed into separate factions.

The Merchants' Exchange, of which Judson Bemis was a member, apparently consisted almost equally of Union men and those in sympathy with the South. Their antagonism became irreconcilable and feeling grew so bitter that a separation between the factions became necessary. The battle of Bull Run precipitated this division, which shortly thereafter took place. The Union men withdrew and with Colonel Clinton B. Fisk as its secretary organized the Union Merchants' Exchange. Almost three-fifths of the membership of the old exchange joined this movement. The remainder endeavored to maintain an organization, but were unsuccessful and a year later it was abandoned, most of its members ultimately joining the surviving exchange.

Rumors of Confederate raids on the city were always current during the war but none of them materialized. Suspicion was rampant. Early one Sunday morning, during the darkest days of the war, Mr. Marriott, who sympathized with the South, appeared at Mr. Bemis's boarding house with alarming news. He lived in the southern part of the city, which was largely populated by the German element, the northern and western parts being the sections in which most of the Southern sympathizers, or those suspected of such sentiments, lived. He was a red-headed man and very excitable and he urged Bemis to leave the city, as he was sure the Germans were about to march toward the northern part of it with the intention of burning and sacking the residences and killing those supposed to be opposed to the Union.

They went on the streets to observe what was happening and found that the rumor of imminent mob violence had been so widely circulated that a large number of citizens were actually leaving their homes to seek refuge in the country, using for the purpose such conveyances as they were able to obtain. When Bemis and Brown had moved into their new building they had found some old flintlock muskets on the top floor. Judson had cleaned and oiled these guns and put them in order against the coming of a sudden emergency and in common with

many other citizens had obtained permission to bear arms. Marriott and Bemis hastened to the factory and prepared to defend themselves in case the rumored mob made an attack, but although Marriott, fearing to return to south Saint Louis, stayed overnight in the factory, nothing happened to disturb him and the next morning the excitement subsided, the wild rumor proving to have been entirely unfounded.

As the war progressed, former friends and neighbors who differed in their sentiments became estranged. Rancor and antipathy grew into fixed hatred and life in Saint Louis lost its former balance and tranquillity and became strained and anxious. The city was firmly and irrevocably controlled by the Union element, yet there were enough who were covertly or openly favorable to the South and hopeful for its success to create a feeling of uneasiness and discord. More were suspected of being secessionists at heart than actually existed, no doubt.

Distrust spread easily and the suspects were subject to espionage and often to arrest under circumstances which sometimes involved personal hardship and indignity. Women with Southern affiliations and sympathies were difficult to restrain from injudicious speech. This being reported to the authorities by spies not infrequently led to their arrest and temporary incarceration in an old medical college which had been turned into a jail and was known as the

Gratiot Street Prison. Such occurrences, often accompanied by rough treatment, added to the undercurrent of bitterness and hatred. It was exceedingly dangerous to be suspected of the slightest leanings toward the Southern cause. Sometimes it led to deportation of men and even women to the Confederate lines and confiscation of their property. As always happens under such conditions, there were those who took advantage of the opportunity to gain favor and reward from the authorities or to prove their own loyalty by denouncing others, sometimes neighbors or former friends, as traitors, and thus getting them into serious trouble. Such things are the inevitable consequence when war comes to a border city divided in opinion; there is little tolerance or forbearance and military law is never gentle in its administration.

The Gratiot Street Prison was used for housing Confederate prisoners captured and brought to Saint Louis. Gruesome tales of severities practiced in its administration, of its unsanitary condition and bad food, were current but not openly disseminated for fear of consequences. Long lines of these unfortunate captives, haggard, footsore, hungry and sometimes wounded, were frequently marched through the streets of Saint Louis from the steamboats or railway stations to prison, guarded by soldiers carrying guns with fixed bayonets. The United States Sanitary Commission, organized for the care of the

sick and wounded, rendered such aid as was possible to prisoners, but at best their condition was melancholy and deplorable. Judson recalled a story of one of these wounded Confederates who, when told he could not recover, said he would be willing to die if he could once see a real live Yankee. Carlos Greeley, prominent in the Commission and head of the wholesale grocery firm of Greeley and Gale, was considered the most typical New England Yankee in the city. He was asked to go to the hospital and satisfy the desire of the dying prisoner and obligingly did so. The soldier gazed at him earnestly for a moment and then said he was satisfied and willing to die.

CHAPTER VIII

BUSINESS NOT AS USUAL

Difficulties in banking and exchange — Boston office opened — Buying the raw material — War prices on cotton and its fabrics — Fortunes made and lost — A bank directorship — Delegating responsibilities — Bemis visits Boston — A fortunate letter of introduction — Disturbing rumors — An expensive junior partner — A proposed venture in the South.

WHEN the war began, Judson Bemis had no idea how it would affect his business, nor could he foresee what would happen to it. It had grown and was in sound condition financially. He knew that flour would be in demand, for people must have bread to sustain life and the armies in the field must be fed; this being so, bags would certainly be needed, but commerce and banking were in a very confused and disturbed condition and credits were uncertain. He put his house in order, avoided unnecessary risks and, keeping a watchful eye on his business, awaited the course of events with as much confidence and courage as he was able to command. Contrary to the experience of many other concerns, the coming of the war brought to Bemis and Brown a decided enlargement of trade and the bag factory

became very busy. It could have greatly increased its output had it been larger. In addition to the ordinary trade in bags, which was growing, the firm had a large demand for haversacks, oat-bags and other quartermaster's stores on which it submitted bids to the government, which were frequently accepted.

While there was an abundance of orders coming in, and in this respect the business was flourishing, the difficulty in effecting outside collections grew constantly greater. This was due to no fault of the buyers but to the instability of the state banks with which they did business. During the early part of the war approximately two-thirds of the state of Missouri was in the possession of Confederate troops. General Sterling Price was frequently reported to be within forty or fifty miles of Saint Louis, in command of a Confederate force sufficient to capture the city, and it was often rumored that he was about to make the attempt. Fortifications were erected outside the western limits of the town by the Federal military authorities for the purpose of repelling such an attack and large numbers of Union soldiers were shipped west over the Missouri Pacific Railroad to go into action against the Confederate forces,

While Saint Louis was never attacked, although frequently threatened by the Confederate army, a large portion of the state, especially that part of it

lying in the west and south, was less fortunate, being the scene of much actual fighting between the contending forces and harried alternately by the Union and Confederate soldiery. Worse than this, bands of guerillas, "bushwhackers" and semi-outlaws, claiming to be independent commands of the Confederate army, but in fact marauders operating on the initiative of their own leaders, ravaged the country, killing, burning and looting, without much discrimination as to whether their victims were Union or Confederate sympathizers, friends or foes to the cause they claimed to serve. Such fierce, drunken and bloodthirsty bands were especially active in raiding local banks, shooting their officers ruthlessly if any defense was attempted, and usually doing so out of a sheer desire to kill if no defense was made. While the regular Confederate troops were gradually being driven out of the state, it was impossible to prevent the raids of border ruffians; these continued until the war was over. Indeed, for years after hostilities had ceased Western Missouri was the scene of such violence.

The hatreds and feuds growing out of the war were long perpetuated by gangs of outlaws at war with society, holding grievances dating back to actual war times. Such were the famous James boys and the Younger brothers, whose career was ended, some years later, in a raid upon a bank at Northfield, Minnesota, which raid, being conducted outside of

their usual territory of operation, terminated in the death of some of the gang and the capture and sentence to life imprisonment in the Minnesota penitentiary of others.

Banking in many parts of Missouri, on account of war conditions, became precarious and, during 1862 and 1863, many state banks failed. Nearly all of the country accounts of Bemis and Brown were paid in the currency of state banks and there was usually a discount of from three to ten per cent on it. Close attention had to be paid to the almost daily bank failures and to the discounts on the money received by express in payment of goods sold. The only way in which the firm could protect itself from loss was to keep such remittances separate, take the money to its bank, make a note of the various deductions made by the receiving teller and notify their customers of the discount on the money they had remitted, asking them for a further remittance to cover it and balance their accounts.

Exchange on New York commanded a premium of from five to fifteen per cent for Missouri state bank currency with a constant upward tendency. The premium on remittances to the East became so uncertain that, before making a price on their bags each day, it became necessary to visit the bank in the morning and ascertain the rate of exchange on New York. The need for an Eastern office through

which buying could be done and which would attend to the complicated exchange transactions now became imperative.

Although results from Mr. Brown's traveling had been fairly successful, in other respects his connection with the firm had not been as satisfactory in results as Bemis had hoped and expected. He did not develop a sense of responsibility and left the initiative and the settlement of the various problems that daily arose entirely to his partner, who did not think Brown was carrying his share of the load. Thus, as Brown's continued residence in Saint Louis was not contributing material help to the concern and there was urgent need for an Eastern office, it was decided that he should go to Boston to act as the firm's representative there. Although this arrangement might be but temporary, it was very agreeable to Brown, since both his mother and the young lady to whom he was engaged lived in Boston.

After the Eastern office was opened, Bemis and Brown began shipping quantities of flour from Saint Louis to Boston to provide exchange. This served the purpose, but as many other concerns were doing the same thing there was frequently such a loss on the sale of the flour that it often would have been more profitable to have paid the high premium on New York exchange rather than to have made the shipments. On these transactions the net result was

probably about even. Seeing this, the firm discontinued shipments of flour to Boston, except in instances where lots were taken from millers of doubtful credit in payment for bags supplied them. When the blockade of the Mississippi River was raised at Cairo in 1862, cotton began to arrive in Saint Louis, most of it confiscated by the government. This became available to provide exchange and government quartermasters' certificates were offered for sale and used instead of bankers' exchange. The financial situation was thus materially improved.

An opportunity was afforded Bemis and Brown to enlarge the scope of their business very greatly by handling raw cotton. This was actually in their legitimate line of business, since they were using large quantities of cotton goods and in making these purchases they were merely buying and selling the raw material from which the product of their factory was made. Bemis was quick to perceive that there would be many advantages in thus handling cotton and promptly availed himself of the opportunity.

From 1862 until the close of the war, confiscated cotton was brought to the Saint Louis market and also sold at other points in the West. It was always disposed of at public auction and Bemis became a bidder and was frequently the successful one. As cotton was constantly increasing in value, the middling grade selling as high as a dollar and seventy-

five cents a pound before the end of the war, these transactions were very profitable. There was risk in such purchases because the quality was not guaranteed, and the buyer might find it to be inferior, wet, or falsely packed. The greatest danger and the one most difficult to avoid was that of moisture. It was impossible to judge the quantity of moisture in a given lot of cotton, as appearances were deceptive. Several hundred bales would be sent to Saint Louis in one shipment, piled so closely that it was impossible to get between the tiers to obtain samples from which the quality and moisture content could be determined. It was never put in a warehouse or otherwise protected, but stood exposed to the elements and sold as it stood.

Here was a situation in which a buyer such as Bemis, who by this time knew a good deal about cotton and its qualities, could exercise better judgment in bidding than the average purchaser. He was aware that cotton itself absorbs very little moisture, as its fiber is oily and naturally sheds water, but he also knew that the heavy material in which the cotton was baled sometimes weighed as much as two pounds to the running yard for forty-five inch width and was very absorbent. As he was buying not only for his own firm but also for a Boston concern, it was necessary that he should find out how much water one of these covers would retain. An opportunity came to

make a test; he had purchased a lot of ten bales from a commission merchant and this had been weighed on the levee just before a heavy rainfall lasting an hour. After the rain was over he had the cotton weighed again and found to his surprise that each bale had gained nearly forty pounds in weight. He could hardly believe the sworn figures of the licensed weigher; nevertheless it was actually true that, when exposed to a heavy rain, a bale of cotton could gain between thirty-five and forty pounds in weight from the water absorbed by its contents and covering. This test convinced him that he must exercise great care not to buy wet bales, as the subsequent evaporation of the moisture might cause such a shrinkage in weight as fully to offset any rise in the market and possibly even cause a large loss.

Such a risk was unavoidable, however, on every purchase of cotton from the government. Bemis had opened two accounts with George Blackburn and Company of Boston; one representing purchases for Blackburn's mills and the other those made for the joint account of Bemis and Brown and George Blackburn and Company. On one occasion Bemis bought fifty bales at a government auction at about sixty cents a pound. When he sampled the cotton he was disturbed to find that the bales contained a quantity of punk, wet stones and sticks. He wrote a very apologetic letter to his Boston correspondents

explaining the transaction, but in reply Mr. Blackburn reassured him, giving his opinion that the loss, if any, would be small. It happened that, despite the condition of the cotton, there was no loss on this shipment.

At another time the government advertised an auction sale at Cairo of two thousand six hundred bales of cotton. Bemis resolved to attend the sale, and securing credit from his banker sufficient to cover any purchase he might make, he proceeded to Cairo and examined the cotton as carefully as possible. It had been lying in the open for several weeks, during which time there had been much rain, and was piled in lots of one hundred bales to the tier. He estimated that each bale might contain from twenty to forty pounds of water and decided to buy the end tier, which would be the first to be sold. Having been the lot most exposed to the rain, it might reasonably seem that this contained the largest amount of moisture, but Bemis believed that, having had the benefit of the circulation of air and what little sunshine there had been, it was probably the driest. He resolved to back his own judgment against the general opinion of the bidders, which was that the inside tiers were the more desirable. In this he acted with his customary independence of thought.

He was one of the first to arrive at the sale, which was attended by buyers from various parts of the

country. Among them he found his cousin, Charles B. Farwell of Chicago, who, when asked what he was doing there, replied that he too had come to see the fun. In fact his intention was to bid on the entire lot and Bemis was amused when he learned that his cousin's idea of a fair price for it was only about forty cents a pound. He himself was prepared to pay a much higher figure. The bidding began and Bemis, bidding sixty cents a pound, secured the first tier as he had hoped to do.

Some of the bidders laughed to see anyone foolish and inexperienced enough to pay such a high price for water-soaked cotton. The second tier, presumably the drier, brought sixty-three cents a pound. Mr. Farwell made no purchases, as he considered the going prices much too high. At the conclusion of the sale the buyer for David Nevins and Company offered Bemis two thousand five hundred dollars for his purchase. This being declined, he advanced his offer to five thousand dollars and it was again refused, Bemis preferring to ship the cotton to Boston. This buyer had in fact paid five dollars a bale more than Bemis for cotton from the inside tiers that contained much more water and he was trying to equalize the price by acquiring Bemis's purchase. When subsequently sold in Boston, the profit on this lot of cotton closely approximated the premium of five thousand dollars offered by the Nevins buyer at Cairo.

During the latter part of the season, in 1863-64, cotton advanced to prices hitherto unheard of, much being sold at a dollar and a half a pound. Bemis himself sold some at a dollar and seventy-five cents a pound and for a time it was quoted even higher. When the price became so high Bemis and Brown considered the risk too great to ship cotton for their own account in carload lots. They therefore sent it to Boston by the Adams Express Company, at a carrying charge of five cents a pound, in lots of ten bales, two or three times a week, the Adams Express Company refusing to take shipments of a larger quantity and other companies declining to carry any cotton. When cotton became so valuable it resulted in giving people better beds to sleep on. In the South and in parts of the North it had been the custom to stuff mattresses with raw cotton. When the price of cotton soared to an unprecedented figure it became profitable to sell the cotton-filled mattresses and substitute those filled with hair and many people did so, glad to make a little money during these hard times.

The price of cotton fabrics of course kept pace with that of the raw material during the war time. In one instance, remembered by Bemis in his later years, fifty bales of four-yard sheeting were sold at fifty-two cents a yard, equivalent to two dollars and eight cents a pound. Half-barrel flour sacks, made

from four-yard cotton cloth, were sold by Bemis and Brown at sixty-six dollars a hundred; sixty-six cents for a bag to hold a hundred pounds of flour. The high price of cotton goods served to increase the demand for flour packed in cotton bags. The initial use of the material as a flour container did not damage it for subsequent purposes and many people bought flour in cotton bags in order to obtain the goods at half the price of new cloth bought from the shops in the ordinary way.

When cotton and cotton fabrics were at a very high price, Mr. Brown, in Boston, placed a contract through Zenas Cushing, of Cushing, Pierce and Company, from whom Bemis and Brown were accustomed to buy goods. It was made with another firm and called for forty thousand American seamless bags at forty cents each. For some unknown reason only thirty thousand of these bags were delivered and a portion of them was very poor. The representative of the firm attempted to exonerate it from responsibility for the inferior quality by saying that it had not guaranteed that the bags would hold water.

Bemis and Brown were unable to secure damages for the non-delivery of the ten thousand bags nor a rebate for the poor quality of some of them. However, they sold the entire thirty thousand they did receive at prices ranging from one dollar to a dollar and forty cents a bag, such was the existing demand

for them at the time. Several concerns in Saint Louis made fortunes in cotton during the war, only to lose them within a year or two after it ended. Cotton manufacturers also made large profits during this period, but many of them lost the money thus gained during the war's aftermath, when the price of their products declined as rapidly as it had advanced. Bemis and Brown, however, managed to retain the money they made in handling cotton and used it advantageously in the development of their business.

As already stated, the demand for jute bags was limited previous to the war, but soon after the war began it increased as government contracts were secured. Among other things these specified a four-bushel oat-bag of extra heavy material. To comply with this, Bemis and Brown secured old-fashioned Calcutta gunny sacks, made on hand looms, cut them asunder by ripping the seams and from this material made a bag composed of a gunny and a half. Two of such bags were made into a double gunny oat-bag. The government was later persuaded to use a lighter bag made from forty-inch, ten-and-a-half-ounce burlap and subsequently one from forty-inch, nine-and-a-half-ounce goods.

All the American oil mills for crushing seed were then in or near New York City. The linseed was shipped to them from Calcutta packed in double gunny bags, which having served their purpose were

afterwards sold. Bemis discovered that both the inside and outside bags were made from a gunny and a half, the same way he had made them; that is, three gunny bags were used to make two double gunny bags. American bag factories bought these second-hand bags from the linseed oil mills, sorted them into two grades and packed them in bales of five hundred each, the first quality bound with red hoops and the second quality with black hoops. The bags were of excellent quality, almost as good as new. When the war was over, before the American mills could supply the demand for jute bagging for covering baled cotton, Bemis and Brown bought hundreds of bales of red-hoop gunny bags. These they cut in two by slitting the bottoms and ripping the seams; then by sewing the pieces together they produced a fine material for covering cotton which they sold to advantage until, after two years, the American mills making the ordinary baling cloth, or cotton bagging, were in a position to supply the demand and thus drove them out of this business.

These were busy and eventful years for young Bemis, who was now a full-fledged man of business although but little more than thirty years old. The school of experience had taught him many things, chief of all that which some modern educational institutions seem to consider somewhat unnecessary — to think. He now knew, as well as anybody and far

better than most, the details of the bag business, how both to make and sell his product, how to buy raw material to the best advantage, how to keep up his own credit and to be watchful of the credit he extended to others. His knowledge of finance was such that when, in 1864, a merchant in Saint Louis obtained a state charter and organized a bank, he was elected a director and served six months, resigning at the end of that time because he felt that he could not spare the necessary time conscientiously to attend to his business and that, because he was not helping the bank, he was really directing nothing. Moreover, he did not wish to be in a position where, if affairs went wrong, he might be censured for acts for which he was not responsible. Then, as during his entire career, he adhered to his policy of concentrating his attention upon his own business instead of diversifying his interests, a sound principle, the disregard of which has often resulted in failure.

He had grown too wise and his business had grown too large for him to believe that he should devote himself to its details too closely. He had learned to delegate some of his duties to others, and in 1862, realizing the need of assistance, he had hired Henry Digby and a younger man named Chapin, so that his clerical force became ample. During the last year of the Civil War, Bemis and Brown continued to do a flourishing business with a steadily increasing

output. The Boston office, having justified its usefulness, became permanent, with Mr. Brown in charge of it.

Henry Digby kept the books in Saint Louis and attended to the clerical work. Having proved himself a good clerk and having been with the firm two years he was in line of promotion. During these trying years Mr. Bemis had been working very hard and planned to take a vacation as soon as he could feel assured that affairs would proceed smoothly during his absence. He desired to visit Boston and meet some of the men with whom he had been doing business and suggested to Mr. Brown that they exchange places temporarily, but the latter was unwilling to do so. As it was necessary to leave some responsible person in charge of the Saint Louis establishment during his contemplated absence, he offered Henry Digby an interest in the business, with the understanding that if at the end of a year the arrangement proved satisfactory, it would be renewed. The offer was gladly accepted and the firm name was changed to Bemis, Brown and Company. At the end of a year, the results being favorable, a renewal of the agreement with Henry Digby was made for three years.

Soon after this three-year contract went into effect Mr. Bemis, feeling assured that he could safely leave the business in the hands of his junior partner, left

Saint Louis with the intention of taking six months' vacation and making his headquarters at the firm's office in Boston. On this journey he was accompanied by a friend. Arriving in Boston, this being his first visit to that city, he was puzzled to find his way about in the narrow and crooked streets, which, tradition held, originated in cow-paths. Often he lost his way, proving untrue the common saying that in Boston one could always arrive at his desired destination by simply going straight ahead.

He had left Saint Louis late in the autumn of 1864 feeling jaded and not in his usual health and he found the change beneficial. It was a pleasure to become personally acquainted with members of the concerns with which he had been transacting business. Among these firms were George Blackburn and Company, David Nevins and Company and, of especial interest, Cushing, Pierce and Company, who had sold Bemis and Brown a large quantity of goods and also acted as their brokers in many transactions. During a call on Cushing, Pierce and Company an incident occurred that at the time seemed of slight importance, but was in fact an event that was destined to have a tremendous influence upon Judson Bemis's after life and happiness. Mr. Zenas Cushing, who had already seen Mr. Bemis several times, said to him, "I am the guardian of a young lady now visiting in Saint Louis, Miss Cogswell. Would you care

to have a letter of introduction to her?" The answer was of course in the affirmative. The next day the letter reached young Bemis and he put it in his pocket, having no thought of its subsequent value to him.

He had been enjoying his life in Boston scarcely two months when he heard disturbing rumors from Saint Louis which indicated that his business there was not being well conducted. At that time the old-fashioned boots with leather uppers reaching nearly to the knee were commonly worn by men. To have high heels on such boots was the mark of a dandy, or of one inclined to be obstreperous. The expression to "put on high-heeled boots" meant, in the vernacular of the period, that one was becoming swaggering and autocratic. The rumor came that Henry Digby, the junior partner, had suddenly "put on high-heeled boots" and was arrogant in his treatment of the firm's best customers, the millers. This sounded incredible and confirmation was waited for.

Later, one of the competitors of Bemis, Brown and Company called at their Boston office, mentioned Digby and praised him as the cleverest man in the bag business. This aroused the suspicions of Mr. Bemis, who was too astute to believe that their caller would extol Digby unless he had an ulterior motive and was gaining some benefit for himself through the junior partner's conduct of the business. He con-

fided his suspicions to his partner, Mr. Brown, terminated his stay in Boston abruptly, and departed at once for Saint Louis.

When he took the train in Boston, a young woman entered the car after him and occupied the seat directly opposite. When Albany was reached and passengers changed cars for the West, the girl followed closely after him as he walked across the river on the ice. He thought nothing of this during the first day of the journey, but when on the second day she continued to keep near him, he became curious and spoke to her, saying they were evidently both going to Saint Louis. She then told him that before leaving Boston she had inquired if anyone else on the train had a ticket for Saint Louis. He had been pointed out to her and consequently she had followed him. She was going to visit a family in Saint Louis of whom he had heard but did not know. Shortly after his arrival home, at a fair of the Sanitary Commission which he attended, he again met this young woman and ventured to speak to her. To his amusement, she turned away abruptly without a word and hastened to another part of the room. He had heard of the exclusiveness of Bostonians but had never before experienced it; it reminded him of the story of the man from Boston who declined to lend a hand in the rescue of a drowning person because he had never been introduced to him.

On his return to Saint Louis Mr. Bemis quickly satisfied himself that the rumors received in Boston concerning Henry Digby's autocratic management



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of the business were true and that he was right in his interpretation of the competitor's praise. Affairs at the factory were not satisfactory and it was evident there would have to be a change. Digby, however, held a contract entitling him to a share in the firm's profits for three years. This he declined to relinquish for less than twenty-five thousand dollars. Rather than retain him, Bemis and Brown paid him the amount he

demand. This brief experiment in junior partnerships was an expensive but salutary lesson to the young bag manufacturer.

This was not all of this costly experience. Eighteen months later Mr. Bemis heard that his former junior partner had decided to go into the bag business in Saint Louis on his own account and had actually opened such an establishment. He also learned that

a well-known firm in New York was shipping him bags on consignment, thus virtually backing him in his venture. Mr. Bemis was on good terms with this concern and decided to find out if it intended thus to enter into competition with Bemis and Brown. As it was a delicate matter to write about, he went to New York and called on the firm. He met its junior member, who told him the report he had heard was untrue as they were not shipping any bags to Digby. Mystified and fearing he had come on a fool's errand, Mr. Bemis proceeded to Boston. Mr. Henry Chase, who knew all of the parties interested and was desirous of learning the truth, interviewed the senior member of the New York firm and, as a result, this gentleman called at the Boston office of Bemis and Brown and made the frank admission that his junior had attempted to deceive Mr. Bemis and that they had made shipments of bags to Henry Digby as reported. He offered to settle the matter if Bemis and Brown would accept an order on Digby for any unsold bags he might have on hand and for any money received for goods sold. Mr. Bemis refused this proposal, but had no objection to such an arrangement being made with H. and L. Chase, which was subsequently done and the incident closed.

The war was approaching its close as the year 1864 drew to an end, yet it was not until the following April that the surrender of General Lee at Appo-

mattox Court House ended the long struggle. Meanwhile parts of the South were in a state of comparative peace, and there was in Saint Louis an inclination to aid in its rehabilitation through investment, if favorable opportunity was offered. Lieutenant Governor Edwin O. Stanard, a leading and wealthy miller, was mildly interested in such plans and one day he, William Smith, J. O. Pierce and Mr. Bemis were talking together on 'change, when Mr. Bonney, an Eastern man and a friend of Mr. Pierce, joined them and proposed to the group that they combine for the purpose of purchasing a plantation in the South and raising cotton. They decided to have a second meeting to go over the proposal more carefully, discuss the matter and decide the question.

At this meeting Governor Stanard, a very tall and impressive man whose opinion always carried great weight with his associates, said that after investigating the subject and giving it careful consideration he was prepared to join in such a proposition provided Mr. Bemis would agree to go South, investigate the properties for sale and purchase a suitable plantation. Mr. Bemis felt flattered by this expression of confidence coming from Governor Stanard, yet he was disinclined to accept the appointment. He had but recently returned from his interrupted trip to Boston and his business required his personal attention; above all, he did not want to vary from his rule

of not entering into outside ventures and he had no great confidence in the success of the plantation project. On the other hand, Governor Stanard made his acceptance a condition of his own participation and without his coöperation the plan would be abandoned. Mr. Bemis did not like to disappoint his friends and finally agreed to go, provided some one else would accompany him on the trip and share the responsibility. Mr. Pierce was selected for this purpose.

CHAPTER IX

THE COMING OF PEACE

Finding a cotton plantation — A night of imaginary peril —
The Lake Providence property bought — Another trip
South — Hiring negroes — Defying a Georgia planter —
A new and fascinating interest in life — Judson Bemis
marries — The wedding journey — Homeward by steam-
boat — The plantation revisited — End of the venture —
A Southern landlady — Arrival of the first-born.

LATE in the month of January, 1865, Pierce and Bemis started South on their mission, proceeding first to Vicksburg, where they made their headquarters. They carried with them three thousand dollars in gold and letters of introduction to a Vicksburg banker. On arrival, they deposited half of their money in the bank and obtained a list of several plantations in the vicinity that were for sale. Embarking on a steamboat, they began their search by going about twenty miles up the river. Here, on the Mississippi side, they found a settlement where there was a little store and a blacksmith's shop. After a walk of three miles over a rough and muddy road they came upon the plantation offered for sale. The house that stood upon it was a forlorn, tumble-down structure, which from

neglect and disuse had fallen into decay. Moreover, the land surrounding it seemed poor and unpromising. They promptly decided that they did not want to buy the place at any price and so they tramped back to the settlement, arriving about three o'clock in the afternoon.

Their next objective was Lake Providence, Louisiana, about seven miles down the river, where another plantation was offered for sale. On inquiring when they might expect a boat for this point, they were told that sometimes it would be two days before one called at the settlement. As there was no hotel and apparently no accommodation whatever for travelers, who were evidently neither expected nor particularly desired, the prospect seemed excellent for passing the night in the open, when a bystander who had been listening to the conversation offered to take them to their destination in his dugout, saying that the trip could be made in about an hour and a half. Under the circumstances this seemed the best thing to do, so they accepted the offer and started down the river at four o'clock in the afternoon.

The weather had been gloomy and threatening all day; within half an hour after they left, black clouds overcast the sky and a strong wind sprang up. The river was high and the waves rough; the banks on either side of it were heavily wooded and, in the darkness of gathering nightfall and of the shadows

cast by the trees, it was difficult to avoid striking the almost submerged tree trunks that drifted in the current. Their guide declared that it would be impossible to reach Lake Providence that night and that there was danger of being upset by the drifting logs. He proposed to go ashore on a nearby island, where he said he had a house, and there pass the night. It had now grown so dark that they were unable to see the shore or anything about them except the muddy, turbulent river. They agreed to his suggestion and before long the dugout ran upon the muddy shore of the island. The passengers crawled out of it, glad to reach the land. After beaching his rude boat, the man directed one of them to take firm hold of the tail of his coat while the other seized that of his companion, for otherwise they would lose their way in the inky blackness surrounding them, the storm having increased. Wondering if this might not prove their last walk, the two travelers followed instructions and in this manner stumbled forward until, after what seemed a long time but was really a short one, they came to the house.

Asking them to wait where they were until he could strike a light the man entered the cabin. When a dim and flickering glow was seen within he returned and invited them to enter. They found themselves in a log house of one room about eighteen feet square with a split plank floor. It contained two or three

old rickety chairs and a table consisting of a board attached to the wall by leather hinges and having for its one leg a rough stick. The light was furnished by a primitive lamp, a saucer filled with grease with a rag for a wick. As the night was cold they were grateful for the warmth of the fire that was soon blazing on the hearth. Telling them that he would now see about getting supper, their host left the house, returning in a short while, bringing with him a brawny negro servant whom he called Sam, who was as tall as his master. The negro removed a plank in the floor and from a hole beneath it produced some bacon and potatoes. By means of a frying pan he cooked the bacon over the coals, then baked the potatoes in the ashes. Having been out in the damp, cold January air for a long time, the visitors were hungry, so when supper was ready they did full justice to the rough food placed before them. When they had finished, Sam put away the tin dishes and left the house.

While thus far their guide had acted in seeming good faith, they distrusted him. The times were still unsettled, the place remote and Northern men traveling in the South were not very secure. The man was taciturn; they knew nothing about him and they suspected that he was armed or had a gun close at hand. He again left them alone, returning shortly to unroll an old piece of burlap which he placed on the floor

in a corner of the cabin. Producing two old quilts, he asked them if they would like to go to bed, saying that this was the best he could offer them. They elected to sit before the fire rather than attempt to use the substitute for a bed on the floor, whereupon the man rolled himself in the quilts and went to sleep on the burlap in the corner. The guests from Saint Louis were too suspicious to do any sleeping, except in fitful and uneasy snatches. In their money belts beneath their clothes they carried fifteen hundred dollars in gold coin, a sum considered a fortune in this lonely and impoverished place and quite sufficient to excite the cupidity of any lawless person who might be disposed to gain possession of it by force.

Despite the fire, which they replenished from time to time, the room grew bitterly cold during the night. They wore their overcoats and Mr. Bemis kept his hands in his pockets both for warmth and to grasp his revolver so as to be ready for any sudden attack from within or without. Slowly the night wore on as they sat, stiff and sore, in their uncomfortable chairs, keeping watch on their host, apparently asleep, but possibly waiting for them to doze off in order suddenly to seize his gun and attack them. To them the night seemed interminable, at the least calculation twenty hours long.

Daybreak finally came, however, much to their

relief. Their tall host awoke at dawn like a giant refreshed, shook himself, put away the old quilts and the scrap of burlap and went forth to summon Sam who appeared grinning, to give them a breakfast of hoeecake, bacon and a liquid that, although it but faintly suggested coffee, was hot and brought a welcome glow to their chilled and aching bodies. After this the dugout was floated and they resumed their interrupted voyage to Lake Providence. On the way they asked the man who he was and where he came from. His reply proved their distrust to have been wholly unwarranted and their sleepless vigil of the night before quite unnecessary. Inwardly they felt very foolish when they learned that he was a Yankee from New Hampshire, a fairly well-educated man who had enlisted in the Union army at President Lincoln's first call for troops and had served through most of the war. As his only relative, his mother, had died meanwhile and he had no money, there was no incentive to return home. When his term of service expired he decided to remain in the South. Accordingly he had rented the island, hired half a dozen negroes and was making a perfectly honest living by cutting wood and selling it to the steamboats for fuel.

On arrival at Lake Providence the travelers went directly to the plantation they came to see, a couple of miles distant, and presented their credentials from

the Vicksburg banker. They were cordially received by the owners, Doctor and Mrs. Sellers, who invited them to dinner and to remain overnight in their handsome Colonial home. They were Philadelphians who had gone South years before when quite young, and had lived on the plantation ever since. Having accumulated a fortune by cotton raising, they were desirous of selling the place and returning to their former home. Both were well educated and Mrs. Sellers especially was fond of books and had read a great many. After dinner the question of purchasing the plantation was discussed. It comprised two thousand acres, half of which were under successful cultivation. Its levees had been rebuilt previous to the beginning of the war, but the prospective purchasers were assured that there was no danger of flood, as the land had never been overflowed. Later they discovered that this statement was inaccurate.

The following day, after inspecting the place, the emissaries from Saint Louis decided to buy it. They agreed to pay fifty thousand dollars in gold for the property, of which sum twenty thousand dollars was to be in cash. For the remainder Mr. Bemis was to give his notes secured by a mortgage on the plantation. This arrangement being completed and their mission fulfilled, Bemis and Pierce returned to Saint Louis and made their report to their associates in the enterprise.

When the details of the transaction had been completed and the property transferred to its new owners, a few weeks after he had returned home Mr. Bemis was asked to go with Mr. Bonney on a trip South to engage labor to work on the plantation. Mr. Bonney was the man from the East who had first proposed the investment and who was to be the resident manager at Lake Providence. Again Mr. Bemis demurred, but no one else would go and, as Governor Stanard was very anxious that he should accompany Mr. Bonney, he reluctantly consented.

When they reached Lake Providence they learned that plantation hands could not be obtained in that vicinity, furthermore that throughout the region adjacent to the Mississippi River labor was scarcer and dearer than in the Southeastern states. They decided, therefore, to seek the necessary help in the latter region, Mr. Bonney to proceed to Selma, Alabama, and Mr. Bemis to Columbus, Georgia. They desired to engage two carloads of negro laborers and in order to do so would be obliged to bring the entire families of the men, both old and young, to Lake Providence.

Mr. Bemis spent the first day after his arrival in Columbus looking into the situation, and hired an intelligent-looking young negro who seemed familiar with local conditions to help in the work of engaging hands. He found the Freedmen's Bureau, under

authority of the United States Government, functioning successfully and trying to find employment for such former slaves as desired to work, and he learned that all contracts for employment of the recently freed negroes must be approved by its agent before they were put into effect. He made himself known to this official and fully satisfied him of his good faith and reliability. These preliminaries accomplished, he set about the business of finding men suitable for his purpose and hiring them. His young negro helper would find likely negroes, tell them of the opportunity and bring them to Mr. Bemis, who would give them further details and information and, if possible, hire them. After a few days of systematic work several families living near the town had agreed to go to Lake Providence and the quota to be hired by Mr. Bemis was nearly filled.

Two families of negroes, working for a planter who lived four miles from Columbus, had contracted to go to Lake Providence as the wages offered were more than they were getting. One morning the young negro who was helping Mr. Bemis secure labor came to him at his hotel and told him that these families were now unwilling to go because the planter had told them he knew their new employer was a Cuban slave trader who was planning to take them to Vicksburg and then, instead of proceeding to Lake Providence, to ship them down the river on a boat

bound for Cuba, where they would all be sold into slavery. The negroes were credulous and suspicious and had believed this story. Even at this moment the planter was talking to some of them on the sidewalk opposite the hotel, filling their simple minds with distrust and fear.

Hearing this, Mr. Bemis hurried upstairs to his room and secured his revolver. On this journey he had been traveling as a planter from Louisiana and was so registered at the hotel. Had he been known as a Northern man seeking labor, it might have been difficult to secure men, as there was naturally some prejudice in the South against the Yankees. In his broadbrimmed soft hat and his overcoat he more nearly resembled a planter than a Saint Louis manufacturer.

He realized that prompt and vigorous action was necessary to stop this false story, otherwise it would quickly be communicated to all those whom he had hired and so alarm them that they would leave him in a body. Putting the revolver in the pocket of his overcoat, with his hand holding it ready for action, he crossed the street and confronted the planter who was standing among the excited negroes. In a voice loud enough to be heard by them he said, "Good morning, sir. I understand you have been telling these boys, whom I have hired to go to Louisiana to work on my plantation, that you know me to be a Cuban slave trader and that on reaching

Vicksburg they will be shipped on a steamer bound for Cuba and there be sold into slavery. Now, sir, I want you to say, without qualification, that you know nothing about me, that you never saw me before I arrived in Columbus a few days ago, even if then, and probably never before this meeting."

To call a Georgia planter a liar was a very serious thing. Then, as now, it was apt to be answered not by words but by bullets and Mr. Bemis knew he was risking his life by making such a speech, but he kept gazing straight into the planter's eyes and showed no fear. The man looked at him for a moment and then wavered. When an answer was again demanded, he looked down and finally said, "You are not the man I thought you were," turning away with an oath.

Immediately after this encounter Bemis returned to his room and dropped on his bed in a profuse perspiration from the reaction. Restoring the unused revolver to his traveling bag, he returned to the street, where he found the negroes waiting to assure him they were willing and ready to go to his plantation and his helper said more negroes of the same mind were available. Two days after this episode Mr. Bemis and his negroes left for Vicksburg. Before starting he purchased a bottle of whisky for use in emergency and gave it into the care of one of the hands, cautioning him not to allow its contents to

diminish. The custodian was scrupulous in observing this injunction; the quantity in the bottle remained the same, but the quality steadily deteriorated. To prevent the contents from turning to water entirely, it was necessary to take the bottle back before the journey ended. Mr. Bonney had preceded Mr. Bemis to Lake Providence, having obtained at Selma the number of men he wanted. He established himself in the house in which Doctor Sellers had formerly lived, and as the plantation was now fully equipped with negro laborers and in working order, Mr. Bemis returned to Saint Louis, made a report to his fellow investors and once again resumed his own business duties.

In February, 1865, after returning from this trip, Mr. Bemis bethought himself of the note of introduction given him in Boston by Mr. Cushing and resolved forthwith to present it. It was addressed to Miss Alice Cogswell, in care of her aunt's husband, Mr. Isaac Smythe, who was a business man and a customer of Bemis and Brown. He called upon the young lady, who came into the parlor wearing a silk dress with a full skirt spread out over a large hoop-skirt which filled a not inconsiderable part of the room. She was both graceful and gracious and greeted the rather shy young man cordially. Soon they were chatting easily about his visit to Boston, her guardian and others there whom they both knew.

He was charmed with her and so much impressed that, when he departed that evening, it was with the conviction that this was the girl he intended to marry providing she would accept him.

He was always somewhat prone to form hasty conclusions based upon first impressions, although he often changed his mind after taking time for deliberation. In this instance his first impressions were only confirmed and strengthened during the frequent calls he subsequently made. On his return homeward from one of these fascinating visits, his mind being filled with thoughts of the charming Miss Alice, he was suddenly accosted by a man who came out of a dark alley and abruptly asked what time it was. Instinctively and quickly he answered, "Ask the policeman across the street." When the man turned to look for the policeman young Bemis took to his heels, and as he ran he heard the clip-clip of the man's feet running down the alley from which he had emerged. His quick reply had saved him from losing his watch and money and possibly from being sandbagged, which was an experience not uncommon at that time on the streets of Saint Louis at night.

As the weeks and months went by and the spring-time came to Saint Louis, bringing the loveliest season of the whole year, the young man's thoughts were no longer centered on his business; the bag factory for once became a matter of comparatively slight impor-

tance. The great question and the one always uppermost in his mind became whether or not he would be able to secure the consent of this very adorable young woman to become his wife. He did not lack courage yet hesitated to ask the question, for he felt that on the answer depended his future happiness. She was very gentle and always kind and gracious to him, but perhaps this signified nothing and his question might possibly break off the growing intimacy which he found so congenial and delightful. Nevertheless he determined to put his chances to the test. When he did so and was accepted, he esteemed himself the happiest and most fortunate man that walked the old narrow streets of Saint Louis that spring of 1865.

They were affianced and shared together the shock when the news came of the assassination of President Lincoln on April 14, 1865, and Saint Louis was suddenly turned into a city of mourning. The war was over but the hatreds and animosities born of it were still alive; nevertheless all classes were horrified and grief-stricken at the tragic end of the President, who was generally recognized, even by those who still sympathized with the defeated Confederacy, as a sincere and wise friend of the South, who, had he lived, would have done his utmost to restore the breach between the two sections, to encourage peace and to promote justice and harmony.

Business was suspended; the houses were uniformly draped in black and groups of sad-faced people stood on the street corners discussing the tragedy. The following day, resentment at the deed grew hourly more intense and there was danger that some thoughtless word or careless deed might so act upon the tense feeling of the crowds thronging the streets as to precipitate violence, for thousands were carrying pistols in their pockets and were prepared for something to happen, they knew not what. Indignation needed some object to vent itself upon and mob violence would surely have followed had an excuse been offered in an act or expression that could have been construed into approval of or sympathy with the assassin. Order miraculously prevailed, however, and by midnight the crisis had passed and the excitement ended without fatalities.

There was no good reason why Miss Alice Cogswell, after becoming engaged, should wait a year or more before she was married, unless it was that short engagements were not in favor at that time, except when the groom was on military duty and it was necessary for him to take advantage of an all too brief furlough. It was thought wise and desirable that ample time should be allowed for those who expected to live together for the remainder of their lives to learn something about each other's character and fully decide whether or not they were

congenial before they were joined together in the bonds of matrimony. Marriage was not a thing to be approached thoughtlessly and unadvisedly in those days, when separation and divorce were practically unknown among respectable folk.

Miss Cogswell came of good New England ancestry. She was in the eighth generation from John Cogswell, who was born at Westbury Leigh, Wiltshire, England, in 1592, a man of standing and of considerable inherited property. He married Elizabeth Thompson, daughter of the Vicar



ALICE COGSWELL AS A CHILD

of Westbury, and they lived in the family homestead while he carried on the prosperous business inherited from his father until he decided to emigrate to America. Leaving one married daughter in England and taking their remaining eight children with them, they embarked on "The Angel Gabriel" on May 25, 1625. Off Pemaquid, on the coast of Maine, their ship encountered a fearful storm on August 15 and was wrecked. John Cogswell and all his family were

washed ashore and survived, but several others were drowned. Some of the valuable possessions they had brought with them were never recovered, but among the wreckage a tent was found and utilized for a temporary abiding place for his family, while John Cogswell made his way to Boston and hired a small vessel in which he returned to Pemaquid and transported his wife and children to the newly-settled town of Ipswich, Massachusetts.

Here the newcomers were made welcome and liberal grants of land were given to John Cogswell, including "three hundred acres of land at the further Chebokoe" which later was incorporated as a part of Essex. Here, in 1636, the permanent home of the Cogswell family was built and here for over two hundred years John Cogswell and his descendants had lived and cultivated the land. Alice Cogswell was born at Ipswich on January 5, 1845, in the family home of her parents, Daniel and Mary Davis Randall Cogswell. Her mother died when she was but four years old. Until the time of her father's death, when she was eighteen, various housekeepers were in charge of the home, yet she and her sister Lucy, three years older, gave life and charm to it and directed and controlled its activities. Notwithstanding the great loss in having to grow up without their mother, the two young girls found much compensation in the close companionship of their father and of each other.



THE COGSWELL HOUSE, IPSWICH, MASSACHUSETTS

The sisters attended Ipswich Seminary, one of the famous schools of New England, and took the entire course it offered. In June, 1864, Lucy Cogswell was married to George B. Roberts and their house then became Alice Cogswell's home. Later Mr. and Mrs. Roberts purchased a house on Craigie Street, Cambridge, Massachusetts, in which they passed the remainder of their lives. After her sister's marriage, Alice went to visit her aunt, Mrs. Smythe, in Saint Louis and, through the letter of introduction given by her guardian, Mr. Cushing, she thus came into the life of Judson Bemis, thenceforth to be its most potent influence.

Of her quiet, happy existence in Ipswich, a cousin has given his recollections in a letter that shows the spirit which was hers throughout her entire life. From this the following extracts are taken. Speaking of a visit he made to the old Cogswell home, he says: "Though I was only a little fellow, I have a strong impression of an energetic, influential family, full of good deeds, and of a large house with well-stocked cellars and larders that seemed to exist chiefly for the benefit of neighbors and friends. Lucy and Alice were beautiful young women. Their mother died when they were quite young and, while they were in their early 'teens,' they were in charge of the Cogswell home. This they made most attractive. My boyhood impression is that they were

always doing nice things for people; always sending their friends baskets from their larder. I have a wonderful impression of Uncle Cogswell's garden. As gardens go nowadays it may not have been unusual, but to me it was a rare spot. It contained choice varieties of currants, gooseberries, pears and cherries. There may have been some apple trees, but I have the feeling that apples were a trifle common to associate with his exotic varieties. From the time of my father's death, which occurred when I was eight years old, Cousin Alice seemed to assume a god-motherly interest in me and my career. . . . She always took a generous interest in my work. Her moral support was everything to me. She made me feel that my profession was worthy and dignified."

Judson Bemis and Alice Cogswell were married in Cambridge, Massachusetts, on November 21, 1866, at the home of her sister, Mrs. George B. Roberts. It was a very quiet and simple wedding and immediately after the ceremony they started for Saint Louis, traveling by easy stages, stopping for a couple of days in New York City and, in accordance with the prevailing custom, visiting Niagara Falls. They stayed while in New York at that famous old inn, the Fifth Avenue Hotel. Here the bridegroom, the morning after their arrival, was successfully approached and buncoed for a small amount by a gentlemanly appearing young fellow who represented

himself as the son of a respected customer of Bemis and Brown in Saint Louis, a man named Blackmer. He had just graduated from Columbia College, he said, and his father had sent him sufficient money to pay his expenses home, but he was sorry to admit that in his farewell to his fellow students he had been injudicious in his expenditures and now lacked fifteen dollars of the sum necessary to take him to Saint Louis. This he requested as a loan from his father's business friend, assuring him that it would be promptly repaid after his return. Young Bemis strongly suspected that he was being imposed upon, but the stranger was so plausible and told his story with such ingenuousness that, thinking it might possibly be true, he let him have the money. It is hardly necessary to add that on his return home, when he inquired if any money had been left for him, he was told that nothing had been received. When he learned that Mr. Blackmer was a bachelor, he ceased to expect any return of his loan and congratulated himself that the plausible young man in New York had not done him out of a larger sum.

As they had not taken a real wedding journey, when his business in Saint Louis became somewhat dull Mr. Bemis took his bride with him on a combined business and pleasure trip. They went first to Nashville, Tennessee, where he had dealings with a buyer of cotton, Mr. Carsey. There they remained several

days, being entertained by Mr. and Mrs. Carsey, who were very kind and hospitable Southern people. At dinner one evening their hosts casually mentioned that since the war they were consuming in their household only fifty hams a year; not half so many as formerly, a remark which illustrates the lavish scale in which the larder of the average Southern home was stocked in those days of generous hospitality and many negro servants.

They next went to New Orleans, where they stopped at the celebrated Saint Charles hotel, the second structure of this name. It had seen hard service during the war and had become rather old and dilapidated; its former fine furnishings had turned dingy and its floors were as uneven as the waves of the sea. Throughout that part of the South in which they traveled they found slavery no longer discussed and no traces of it left; the people, many of them impoverished by the war, were striving bravely to make a living and reestablish themselves.

On their way home, going by steamboat up the Mississippi River, Mr. Bemis decided to stop at Lake Providence and pass a night with Mr. Bonney in order to learn the progress of the enterprise in which he was interested. They arrived at eleven o'clock at night, too late to go to the plantation. During the war the town had been burned and the only substitute for a hotel was an old steamboat tied up



LOWER MISSISSIPPI STEAMBOAT, 1870

on the shore, which served the purpose of a landing stage for incoming and outgoing freight and was also the town grocery store and post office.

Here he secured a stateroom for the night. As there was no lock on the door Mr. Bemis placed the bed against it. When Mrs. Bemis asked why he did this, he said that boats were arriving at all hours of the night and they did not want to have late comers walking into their stateroom by mistake. The bed was low and he placed his revolver on the floor beside it, within reach. He made a noncommittal answer when his wife inquired the reason for this. During the night nothing occurred to disturb them and early in the morning they had breakfast. It happened that two wagons from the plantation had come to town that day to get some supplies that had recently arrived. Learning this, Mr. Bemis went ashore to find them and was met by two of the negroes whom he had brought from Georgia the year before, who manifested great delight at seeing him again.

Finding seats in one of the wagons, Mr. and Mrs. Bemis were driven to the plantation, where Mr. Bonney greeted them very cordially. Then followed an inspection of the property. The plowing of six hundred acres for the second crop of cotton was nearly finished and planting would soon begin. Having been paid regularly and well cared for, the

negroes seemed very happy and contented. After staying overnight with Mr. Bonney, the couple took the boat for Saint Louis the afternoon of the following day. It was only after Lake Providence lay miles behind them and the steamboat had made its way a long distance up the Mississippi that Mr. Bemis told his wife why he had taken precautions against surprise when they stopped at the boat hotel. Its proprietor had an evil reputation. During the war he had been a "bushwhacker," that is, a member of an irregular gang of guerrillas who killed and robbed under cover of the lawless times and he was rumored to have committed many atrocities. Since then he had not reformed, but was suspected of having been concerned in some terrible deeds which had happened in the vicinity after he had turned to hotel keeping. Those in charge of the plantation were aware of his reputation, but as all their supplies were necessarily landed on his boat, which was the only wharf in the town, they were careful to avoid trouble with him. Such characters as these were not infrequently found in isolated places immediately following the war before law and order had been completely reestablished.

When Mr. Bemis returned to Saint Louis his associates in the plantation venture asked him how things stood at Lake Providence. He told them the actual condition of affairs as he had found them on his

recent visit. Since looking over the property he had been considering very carefully the prospects of its success, the chances of the new crop, the danger of a flood that might overflow the land, and the decline in the price of cotton, which would undoubtedly follow the return of peace and the general increase of cotton growing. He had gone into the undertaking rather reluctantly and against his business instincts, which warned him to confine his interests to his own business rather than make ventures outside of it. Although present conditions on the plantation seemed satisfactory, he doubted the ultimate success of the undertaking. After much deliberation he resolved to sell the interest of Bemis and Brown as soon as he found an opportunity to do so.

Shortly after coming to this conclusion he met Mr. Pierce on 'change and casually offered him two hundred dollars if he would name a price at which he would either sell his interest in the plantation or buy that of Bemis and Brown, at Mr. Bemis's option. Mr. Pierce accepted the offer and agreed to name the figure on the morrow. The following day Mr. Bemis met him on 'change and they agreed on terms of payment. Mr. Pierce then stated his price. Mr. Bemis handed him two hundred dollars and said "All right, I will sell." "But," said Mr. Pierce, "I thought you wanted to buy." "Did I say so?" asked the seller. "No, but I thought so," was the answer.

Mr. Bemis had given his personal notes for the deferred payments on the plantation and Doctor Sellers, from whom the purchase had been made, was reluctant to take Mr. Pierce's notes in exchange for them, but finally did so. Bemis and Brown were thus released from the enterprise, having made a loss of approximately two thousand dollars on the transaction. The senior partner of the firm felt much relieved to be free of the connection notwithstanding the loss entailed, because he felt he had departed from a sound rule of procedure in getting into such an undertaking when he could not insure its success by giving it his personal attention. Later, Governor Stanard sold his interest in the plantation at a greater loss than Bemis and Brown suffered. In the end, as Mr. Bemis had instinctively foreseen, the plantation proved unprofitable and a large sum of money was finally lost in the attempt to make it a success.

Since their marriage Mr. and Mrs. Bemis had been living in hotels, of which they had now grown tired. Soon after their return from the journey to New Orleans they went to live in a boarding house conducted by a Southern woman, a fine housekeeper and a very agreeable lady. They were soon joined by Colonel and Mrs. Lamborn; the former had been an officer in the Union army and Mrs. Lamborn was a sister of Bayard Taylor. They were congenial and pleasant people and the two families greatly enjoyed

their association. The landlady called them her Yankee family and found them prompt in paying their bills and otherwise very satisfactory, remarking once at dinner that, if the Southerners had known what nice, kind people Yankees were, the war would never have taken place. One day on 'change after the close of business, a Southern friend of Mr. Bemis, discussing politics with some other Southern sympathizers, included him in the conversation by saying, "Here's my friend Bemis, who has always posed as a strong Union man, yet I notice that after he married he and his wife went to live with the staunchest little rebel landlady in the city." This was true enough, but at this time a good housekeeper conducting a boarding house was not easily to be found in Saint Louis. Moreover, the war was over and sensible people were already beginning to disregard the distinctions and differences of a few years ago and were doing their utmost to forget old prejudices and animosities. It was in the house of this kindly Southern woman that the first child of Judson and Alice Bemis was born on December 8, 1867. This was a boy and they named him Judson Cogswell Bemis.

CHAPTER X

BUSY YEARS IN BOSTON

Stephen A. Bemis joins his brother — Removal to Boston — Learning how to buy — Retirement of Edward J. Brown — Financing on a larger scale — Indorsing notes — The panic of 1873 — An old Boston merchant and manufacturer — Birth of Albert Farwell Bemis — Life at Newton — The family goes to Colorado — Death of the elder son — Stephen Bemis dies.

STEPHEN ALLEN BEMIS, five years older than his brother Judson, had been of a more adventurous disposition. He went from the farm on Rock River to Chicago in 1846, attended school for two years, supporting himself meanwhile, and then secured a position with Thomas Hale and Company, to which his brother succeeded him when, in 1852, he joined a friend on a journey to California. They went to New York, waited a month to secure passage on a steamship, and traveled west via the Nicaragua or, as it was called, the "Vanderbilt" route. Owing to the great rush to California and the consequent congestion, they met with long delays on their journey and Coolidge, Stephen's friend, fell seriously ill. Having finally reached the Pacific side of the Isthmus, they learned that the steamship



BEMIS FACTORY, SAINT LOUIS, 1871

scheduled to sail at this time had been burned and an old and decrepit vessel substituted for it; moreover that the number of passengers waiting to board the ship far exceeded its utmost capacity. They therefore embarked for San Francisco on a sailing vessel, a brig, and made a quick passage.

After two fruitless years in California, during which time Stephen found it difficult to obtain regular employment, he and his companion returned to Chicago by way of New York in 1854 and soon found work. Having married Miss Hannah Jane Thomas, he joined with his friend Coolidge in farming and stock raising near Sycamore, Illinois, from 1855 until 1860. His roving propensities again prevailing, he dissolved partnership with Coolidge and left his wife and family in Illinois while he undertook to drive his stock across the plains to California. It was a long and toilsome journey, but he finally accomplished it and disposed of his livestock. He then established himself in the wood and coal business and his wife and children joined him. He remained in California for seven years.

In the meantime, Judson M. Bemis, his younger brother, had been prospering and had increasingly felt the need of having some one associated with him in the business upon whom he could absolutely rely. While his brother Stephen had not very much experience in business, yet he knew him to be dependable

and trustworthy as well as intelligent. He therefore offered him a position in the bag factory, which was accepted. In June, 1867, Stephen arrived from California with his family and in July he began, as an employee, to learn the business, his first task being to dispose of a large lot of army uniforms that the firm had become possessed of at an auction. Two second-hand newspaper presses and a dozen sewing machines were the extent of the equipment of the factory at this time and the capacity of the plant was about ten thousand bags a day. Stephen showed great aptitude for his new work and within a year he understood it sufficiently well to occupy a responsible position in the establishment.



STEPHEN A. BEMIS, 1870

It was evident that his roving days were forever over, for he grew interested and absorbed in the development of the factory and in the increase of its trade. This gave much satisfaction to his brother,

who had come to the conclusion, now that the enterprise was firmly established and showed every indication of large future growth, that greater and closer attention should be paid to the buying of its raw material and that this, and the financing of the business, was that part of it for which he himself was more especially fitted. He had therefore resolved to remove to Boston as soon as his brother was sufficiently familiar with details to take over the local responsibilities.

This came to pass in 1870, when Judson M. Bemis went to Boston, leaving Stephen A. Bemis, now a partner of Bemis, Brown and Company, in charge of manufacturing and selling. This arrangement, which possibly was at the time considered a tentative one, endured as long as both the brothers lived, which was to a ripe old age, for notwithstanding the early death of their mother, no doubt superinduced by the privations and hardships of pioneer life, they came of a long-lived family. Stephen died at the age of ninety-one and an aunt lived to be quite a hundred years old.

After his arrival in Boston Mr. Bemis first gave his entire attention to learning about buying. He had gained some experience in purchasing cotton goods in Saint Louis during his first years in business, and since his partner Mr. Brown had been the Boston buyer, he had kept himself well informed

regarding the material shipped to the factory from the East. He now set himself to master details of count, weight, width and strength of fabric required for various kinds of bags. This done, he relieved his partner of the buying and financing. He found that Mr. Brown, though rather slow, was a competent buyer, better on a declining than an advancing market, when because of his deliberation he would sometimes lose a good chance to buy advantageously.

The office detail, attended to by a young clerk, William H. Ford, whom Mr. Bemis retained, was lacking in complete records of the kind of cotton goods that had been bought, especially details of count, width and weight. According to Ford, it had been the custom when goods were wanted to purchase whatever was suitable and could be obtained on the market. Mr. Bemis changed this by placing contracts with mills in advance of requirements, instead of depending on getting in the market such goods as might be needed. This insured a supply as required, enabled him, by buying in larger lots, to obtain closer prices and often, owing to the mills' need for orders, to secure an advantage in price which would not have been possible in buying, as formerly, from hand to mouth. In placing such orders he had to decide as to color, strength, closeness of weave and other items.

He had much difficulty in obtaining a satisfactory

bleached and filled fabric. Goods were finished at a bleachery in Lowell, Massachusetts, but they were never entirely acceptable. Better results were obtained from a bleachery at Norwich, Connecticut, and finally he obtained what he wanted. His was the first concern to calender brown goods for bags. This was distinctly an advance step, making a much closer and better-looking fabric. His constant effort to produce a stronger and better bag, perhaps a reflex of his first sale on 'change in Saint Louis, when he had courageously guaranteed his product, found expression, many years later, in the establishment of a bleachery for finishing bag goods in Indianapolis. In this enterprise his brother, Stephen A. Bemis, in conjunction with John R. Love, was at first especially active, Judson M. Bemis supplying about half of the required capital.

All this work kept Mr. Bemis exceedingly busy. Not only was it necessary for him to familiarize himself with the technic of buying and the character of cotton goods, but it was still requisite for him to direct, at long range, operations in Saint Louis, where numerous problems were constantly arising with which his brother was unfamiliar and upon which his counsel was needed. He could hardly find time to do all his work and he formed a habit of carrying about with him a piece of paper on which he was accustomed to note items requiring attention

and check them off at night, making a new memorandum of details to be attended to the first thing the following morning. These memoranda saved him much valuable time.

His partner appeared well disposed to let him take on all the work he could carry without assuming for himself much, if any, of the initiative or responsibility. As before, when they had been together in Saint Louis, Mr. Bemis felt that his own share of the load was disproportionately heavy and that a partnership should properly involve something more arduous in the way of duty than merely sharing the profits. He had, after three years in Boston, come to the final conclusion in regard to his partner that, as he expressed it, "they were horses of different gaits and could not travel well together." Accordingly, early in 1873, just before the disastrous panic of that year came on, he asked Mr. Brown to state the price and terms at which he would either buy or sell. In a few days he did so and Mr. Bemis, agreeing to the conditions, purchased his interest in the firm.

In turn he had acquired the holdings of three former partners, Farwell, Digby and Brown, and now for the first time he was sole owner of the business he had started. How much he had paid his cousin, Simeon Farwell, in return for investing the second-hand machinery in the Saint Louis factory is not of

record; to Digby, who had invested nothing, he paid twenty-five thousand dollars in order to cancel the partnership and he had now undertaken to pay Mr. Brown three hundred thousand dollars for his share in the firm, the success of which was due almost entirely to his own efforts. It must have seemed to him that having a partner and doing all the work himself had proven a very expensive luxury. It is frequently the case with men of great self-reliance and strong individuality that, notwithstanding their apparent ability to conduct their affairs successfully without anyone above the rank of a subordinate to share the responsibility, they are inclined to find some one else who will, presumably, be of real value in helping carry the burden.

This is probably due to an innate desire to have some one more than a mere employee to confide in and consult with; an instinctive wish to share with another the vicissitudes of the business; some one at hand with whom one can talk things over freely. There is always the thought that, in the event of sickness or death the survivor will be better prepared to carry on if his former position has been one of responsibility and it is always assumed that he will in time develop leadership and initiative. In perhaps the majority of such cases these hopes and expectations are not fulfilled in the end. The virile and aggressive man, full of ideas and qualified for the

headship of a business, is seldom able to transmit his qualities to others. However he may elevate them to positions nominally on a par with his own, they remain essentially underlings without originality of thought or vision. The master mind can make a reflection in the minds of these which may appear similar to his own, but he has only put candles in empty pumpkins, after all. Thus many business men, looking back over their careers, realize that they have invested a very considerable portion of their own earnings in endeavoring to cultivate responsible and able leadership from human material ill adapted to such development and might perhaps better have proceeded on their course alone for all the real assistance they gained by their well-meant attempts.

So great was Mr. Bemis's faith in the future of the business he had founded that although the sum must have seemed enormous to him and, considering the volume of the business and his resources at the time, it was a large amount, he did not hesitate to buy Mr. Brown's share of it for the figure he asked — three hundred thousand dollars. Of this, seventy-five thousand dollars was payable in cash and the remainder in notes, to be paid at the rate of eight thousand dollars a month. Hitherto his financing had been a comparatively simple and easy matter; the bag business had not required the borrowing of more than small amounts, which the bankers had

been very glad to lend, the current rate of interest in those days being approximately twelve per cent on the most approved paper. This was a much more serious undertaking and, never having borrowed such a large sum before, he approached his banker somewhat nervously for a loan of fifty thousand dollars.

He was told he could have the money providing he would secure an approved indorser. Mr. Bemis told the banker that he would not do this; any friend willing to indorse his note would undoubtedly expect him to reciprocate when the need arose and he had firmly determined never to indorse another man's note, adopting this as a fixed principle of business. At that time the habit of indorsing notes and securing indorsements as a matter of friendly accommodation was far more common than now, and as a result many men who otherwise would have been successful were ruined by the failures of friends to whom they had loaned their signatures as a favor. Instead, Mr. Bemis said that the only indorser he could get on his notes was his brother Stephen A. Bemis, who although he had no great amount of money at present had a good opportunity as a member of the firm to gain some. This satisfied the banker, who agreed to lend him fifty thousand dollars as he might require it.

Mr. Bemis said he would take ten thousand dollars every ten days until the credit was exhausted. He

wrote his brother to send him all the money that could be spared from what was in the Saint Louis office and could be quickly collected. With this in hand he found he did not need to borrow more than forty thousand dollars and, instead of drawing the fifth ten thousand dollars, he was able to pay the first installment he had already borrowed.

Twenty-five years later, during the hard years that followed the panic of 1893, he was asked by a friend in Chicago to arrange a loan for him in Boston. In reply he referred to the incident in 1873 when he declined to secure an indorser, writing to his Chicago friend as follows: "As to ourselves being able to make this loan, I fear we could not, as we are borrowers here to quite a large amount in the two banks where we do our business, and the only two with which we have any connection have loaned us and are loaning us quite a large amount, and with the following promise on my part made years ago, which still binds me strictly to the promise made then. Some years ago when obliged to have some money these banks said if I would bring them a good indorser I could have what I wanted. This I refused to do and stated the case that my single paper was better than any indorsed paper, because if I secured an indorser I should in turn have to indorse for somebody else. The bank presidents saw the significance of the statement and accorded me at that time what

I wanted and have accorded it to me ever since and I am under those specified pledges which I cannot under any condition break."

The purchase of his partner's interest came, as such things usually do, at a very inopportune time. It is never easy to realize, out of a going and active business, a comparatively large amount of cash. Credits must be continued and maintained as usual and even quick assets cannot always readily be turned into money. In this instance the transaction was concluded shortly before the terrible financial panic of 1873 fell upon the country, the worst since 1857 and probably more severe, widespread and the slowest in recovery of any similar disturbance since. No one who was not engaged in business at that time can appreciate its blighting effect. All trade and commerce were seriously affected; manufacturing was especially hard hit, and many plants were shut down; workmen were discharged and all classes of labor suffered from unemployment. Many of these factories remained closed for years; some of them never resumed business again, but stood in melancholy desolation with their windows broken and their premises fallen into decay until they were finally torn down. Credit was shaken to its very foundation; banks were subject to runs upon them by depositors, a few standing the strain and emerging stronger than ever after the test, but many closing

their doors. The bag business did not escape the prevailing depression but Judson Bemis had founded his house on the rock of integrity and it stood fast. Now was shown the enduring value and dependability of conservative financing and sound business practice.

By almost superhuman effort Mr. Bemis counteracted adverse conditions. He watched and guided his business as a captain cons his ship over stormy seas or amid treacherous rocks. At one time he feared he might not be able to meet one of the payments to his former partner when it became due and sought him, asking if, in such a case, he would extend the note. The concession was refused and Mr. Bemis never quite forgot this lack of leniency. However, he found himself fortunately quite able to meet every payment as it fell due and finally the full amount of the purchase was paid and he was once more free to proceed in the extension of his business. The same year, 1873, the name of the firm became Bemis, Brother and Company, or as it was always signed, Bemis, Bro. and Company, the brother being, of course, Stephen Allen Bemis, who had fully justified his brother's confidence in his steadiness and good judgment.

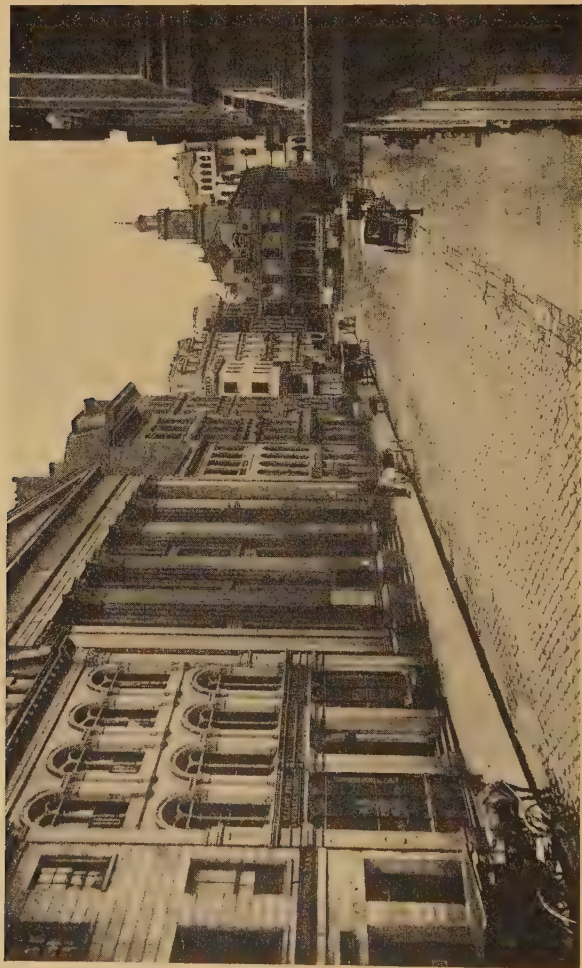
Soon after the Chicago fire of 1871, John V. Farwell came to Boston to ask for an extension of time on a large amount due by his concern to the firm of

David Nevins and Company which, pending the adjustment of insurance, it would not be convenient to pay immediately. Learning that his cousin Judson knew Mr. Nevins very well, he asked him to introduce him. Remembering with gratitude the letter to J. B. Carson and Company which Mr. Farwell had given him when he first went to Saint Louis in 1858, Mr. Bemis was very glad to do this and they proceeded to the office of Mr. Nevins together. They found him in a very agreeable mood, which was not always the case, and after they had been talking a few minutes he said, "Well, Mr. Farwell, what terms do you want?" "Six, nine and twelve months," was the answer. Mr. Nevins promptly said, "Certainly. The extension is granted. Send in your orders. We will make a new account with you." Mr. Farwell was much gratified, as Mr. Nevins was sometimes inclined to be testy and one was not always sure to find him so complaisant and agreeable.

Mr. Bemis became very well acquainted with David Nevins, who was a self-made man and one of the most enterprising and successful of the older merchants and manufacturers of Boston. Resolved to show the jute manufacturers of Dundee, Scotland, that they could not have a monopoly of the American trade, he built a jute mill in this country, importing from Dundee the machinery and an expert foreman

to operate it. When he had a carload of burlaps to sell, he would frequently send for Mr. Bemis. Then would follow a contest over the price, which both doubtless enjoyed. After half an hour had passed in a vain attempt to agree, Mr. Bemis would say good-day and start to leave. Mr. Nevins would follow him to the head of the stairs with a great show of indignation, resolutely declaring that before he would accept such a ridiculous offer the bottomless pit of the infernal regions would be frozen over — solid. Yes, and the fiends of that region could skate upon it in safety. Meantime Mr. Bemis would silently descend the stairway. Half-way down Mr. Nevins would halt him by changing his tone and pretending to be surprised and grieved by his precipitate departure. "I say, Bemis, what's the matter with you this morning?" "Nothing the matter with me, Mr. Nevins," going down another step, "nothing the matter, only your price is too high." Then Mr. Nevins would call out, "Well, hold on. Don't be in such a rush. You're a damn good fellow, Bemis, and you may have 'em!" Many a carload of burlaps changed hands to the prelude and accompaniment of preliminaries similar to this during those years and both parties rather relished the performance as part of the day's work.

The buyer for a large dry-goods house called on David Nevins at the close of the Civil War, intend-



STATE STREET, BOSTON, 1873. (COURTESY BOSTONIAN SOCIETY)

ing to buy fifty cases of denims. The price of cotton goods was declining and the old merchant, who knew when to sell, was anxious to get the order but endeavored to conceal his eagerness by using his customary trading tactics. After a long preamble and discussion the price was finally agreed upon. To settle the matter Mr. Nevins said, "The goods are yours." The buyer, as shrewd as the seller, quickly remarked, "I mean on six months' time." "So do I," promptly rejoined Mr. Nevins and the transaction was closed.

Mr. Bemis continued to deal in raw cotton, which was bought in the West, shipped to him in Boston and there sold to New England mills and cotton merchants. This branch of his business he attended to himself with the assistance of a young clerk, Samuel D. Crafts. Besides this cotton business, for fifteen years he attended to all the financing for his firm and bought its cotton goods and burlaps, having only William H. Ford as his assistant. After the Boston fire the office was removed from 169 Milk Street to the Mills Building, 8 Exchange Place. Later it was changed to 26 Central Street, again to 89 State Street and finally to its present location in the Marshall Building, 40 Central Street. For more than forty years following his arrival in 1870, Judson M. Bemis was an active figure in the commercial and industrial life of Boston and came to know well and

upon friendly terms a great many members of its business community.

Soon after removing from Saint Louis to Boston, a second son was born to Judson Moss and Alice Cogswell Bemis. This was on November 11, 1870, and he was named Albert Farwell Bemis. After he came, the family removed to Newton, where it remained during the ensuing ten years. Mr. and Mrs. Bemis were exceedingly happy in their domestic life. They became members of the Eliot Congregational Church and participated in its affairs, Mr. Bemis serving as a member of the committee on supply for twelve years. They found life in Newton congenial and pleasant and the circle of their friends and relatives, living in the vicinity of Boston, afforded them ample opportunity for an agreeable social existence. Their three other children were born in Newton: Lucy Gardner Bemis, Maude Bemis, later Mrs. Reginald H. Parsons, and Alice Bemis, who became Mrs. Frederick M. P. Taylor. The only sorrow that came to mar the happiness of these quiet years was the death of their little daughter Lucy of scarlet fever, on January 26, 1877, when but a little more than four years of age.

That part of Mr. Bemis's life not absorbed by the strenuous work to which he was committed was given to his home and family. Quality rather than quantity is what counts in human relationships and the

Bemis family life was not to be estimated in terms of hours, weeks or months. Its character can be defined as quiet, happy and wholesome and its value judged by the persistence of its ideals and influence. In this sense it still continued, although the home in Newton was maintained only ten years. During the summer and autumn, by way of recreation, Mr. Bemis used to take his wife for long drives about the adjacent country. He always considered one or two good horses a necessity for the health and pleasure of his family. He was a skillful driver and, although he himself rode little, he encouraged his children, when they grew older, to have and use saddle horses. In Newton there was, if not real country life, something much nearer to it than the suburbs of large cities now have to offer, and no city drawbacks for small children.



JUDSON M. BEMIS, 1880

Sunday mornings were spent at Eliot Church listening to the eloquent sermons of Dr. Calkins, and Sunday afternoons very often in drives to Cambridge,

where Mrs. Bemis's sister, Mrs. Roberts, lived, her family of six children growing up in surroundings similar to those of the Bemis household. For years every spring the Roberts girls and a few of their Cambridge friends held a fair for the benefit of some cause dear to their young hearts and the dignified Boston manufacturer, "Uncle Jud," used to contribute a fearful joy to the thrills of such occasions by coming, not once but always, in the character of a terrible and crusty old miser, bowed over a cane and flourishing a stocking stuffed full of small change which he disbursed to the great advantage of the fair's net proceeds and the immense delight of the small girls.

The placid current of their contented home life in Newton was interrupted in 1881 when Mrs. Bemis contracted throat trouble of a serious nature, which necessitated her removal to the South during the winter. No permanent improvement resulted from the change and the following winter she was taken to Colorado Springs, her condition being so serious that it was feared she might live only a few months. Fortunately the change of climate proved immediately beneficial, but it was evident that she could not safely return to Massachusetts and therefore the greatly loved home in Newton had to be given up. In Colorado Springs the family at first occupied a rented house, but in 1885 a residence was built for it at 506 North Cascade Avenue.

In a most interesting memoir of Alice Cogswell Bemis, written by her friend Mrs. Slocum, her life in Colorado Springs is well described as one rich, active and useful to a very rare degree. The unique and beautiful Day Nursery her daughter, Mrs. Taylor, has founded there in her memory typifies both the practical and ideal aspects of a noble character devoted to right living. She never gave up the ties with her friends and church in Newton and she wrote weekly to her sister in Cambridge. She and her husband proved that union in separation was possible in a manner as remarkable to others as it was simple and natural to them. For Mrs. Bemis this life apart meant more care and responsibility than usually falls upon a wife and mother. For her husband it meant bleak loneliness.

The exigencies of his business demanded that Mr. Bemis spend most of his time in Boston and he could visit his family in Colorado Springs only occasionally. While in the East he was fortunate much of the time in being welcomed by Mr. and Mrs. Roberts as a member of their household until his second son Farwell came East to attend the Massachusetts Institute of Technology in 1889. He had neither occupation nor avocation outside the merciless toil to which he bound himself and which now would have been the only anodyne for its own fatigues except for this hospitality on the part of his brother-in-law and

sister-in-law. It was during this decade, when its founder spent himself wholly on his life's work, that the company grew into its definitive stature. For several seasons after their removal to the West, Mrs. Bemis and the children passed successive sum-



JUDSON COGSWELL BEMIS

mers at Lake Minnetonka, Minnesota, where Mr. Bemis could be with them. Later on Mrs. Bemis's health so improved as to enable her safely to join her husband in the East during the summer months.

Their oldest child, Judson Cogswell Bemis, was a boy of great promise. With a social nature and a capacity for gaining friends, he was fond of reading, possessed a sound, active mind covering a wide range of interests, a warm heart and a fine character. After spending a year in Colorado when his mother first moved there, he was sent to a manual training school in Saint Louis, where his parents had many relatives and friends. The separation was hard to bear, but his mother desired him to have the advantage of a special training not then to be obtained in Colorado.

In the second year of his absence he was suddenly

taken ill with pneumonia. His parents were promptly sent for but although his father arrived in time to see him alive his mother did not reach Saint Louis until several hours after his death, which occurred on May 10, 1885. This was probably the greatest bereavement that ever befell this devoted couple as long as they both lived; a sorrow so keen that, although they bore it bravely, its impress endured through their lives.

On March 1, 1889, Stephen Bemis, who had continued all these years to live in Ogle County, Illinois, where he had come in 1838, died in Oregon, Illinois, being nearly eighty-five years old. A rugged, straightforward, God-fearing man, greatly respected for his upright life by his friends and neighbors, among whom he had lived for half a century, he had survived most of his contemporaries. At the fiftieth anniversary of the First Baptist Church of Fitchburg, Massachusetts, held in 1881, he had been one of the three survivors of its original congregation. He had raised wheat in the Rock River region from 1838 until he died, a period of more than half a century. His grandson, Albert Farwell Bemis, recalls a memory of him which shows his vigor in his later years, as well as his individuality. "It must have been in 1881 or 1882, when I was eleven or twelve years old. One Sunday morning at Newton, Father and we children were walking to Sunday-school about half-past nine

or ten. About halfway there we saw an elderly man walking rather briskly up the hill and Father said, 'That looks like my father,' and, sure enough, it was. He had come on from Illinois unheralded and, Bemis-like, he had left the passenger train at South Framingham, about fifteen miles west, because the express did not stop at Newton. Then he boarded a freight train and rode in the caboose, persuading the conductor to slow down the train as it went through Newton so he could jump off." Considering that Stephen Bemis's age was then nearing eighty years, it would appear that he was still unusually active and robust.

While, after 1885, Mr. Bemis had more assistance in the Boston office than during the fifteen preceding years, yet the growth of the business kept him hard at work and as busy as ever, so that vacations and pleasure trips were not frequent. His family, however, did much traveling, especially between the East and Colorado, where it continued to spend the winters. In 1891 Mrs. Bemis took the children to Europe for the summer and five years later she went abroad with her two daughters for a year of study and travel. Albert Farwell Bemis, after attending Cutler Academy and Colorado College in Colorado Springs, entered the Massachusetts Institute of Technology. During the years while he was a student at the Institute he lived with his father in Boston. Indeed, he remained in

close association with him thereafter, since after his graduation he went into the employ of the concern, became of great assistance to his father and finally succeeded him as its head. Family affection was a strong characteristic of Judson M. Bemis. He was devoted to his wife and fond of his children, taking great interest in them and also in the grandchildren who came later. During his lifetime he shared his fortune with them generously.

CHAPTER XI

EXPANDING THE BUSINESS

Rearing the superstructure — A new milling center — The first branch house — Chester Simmons — The firm incorporated — Buying direct from Dundee — Additional branch factories — Ahead of competitors — A bleachery established — Founding of Bemis, Tennessee — More branches — A paper mill and paper bag factory built — The Calcutta enterprise — Future of milling — The testimony of a former clerk.

IN memoranda which he left, Mr. Bemis made the following reference to the development of his business: "As a young man I had an ambition to become a merchant. The bag business was my opportunity and I seized it with a determination to make a success of it." He said that its successful expansion was based, fundamentally, on the policy of making a financial profit out of each department before attempting another forward move and that its continued profits were only made possible through persistent watchfulness, industry, insistence on fair dealing and by trying to "give each customer, each time, the worth of his money." As the business grew, another policy became an integral part of it; it was developed from within its own ranks and, as it became widely extended, each executive was one whose com-

petence and sagacity had been tested and proved by years of service.

It has been truly said that, after the foundation of a business has been firmly, securely and honestly laid, the process of its further increase is simply that of laying one brick upon another in orderly and consistent fashion, until the superstructure is completed on the lines originally laid down by its founder, subject to such modifications as changing conditions may demand. After this is well and truly raised, then comes the ornamental part, the pension fund for faithful employees, the widened participation in the affairs of the community, the endowment of schools and charities, or whatever form the individual inclination may take in the expression of its desire to have the end achieved crown and dignify the means and the effort used. Carlyle has said "Labor, wide as the earth, has its summit in heaven." To this process of human endeavor there is no end; where one builder in the course of years comes to the time when his work must cease, others carry it on, grafting their own ideas upon those he put into the structure to which he devoted himself.

Near the close of his life Mr. Bemis, in some notes he left for his grandchildren, wrote that the extent of his success in life was measured chiefly by the business of the company which bore his name, for which "practically all my business efforts have been

expended." That is, into the fabric of his enterprise he had built himself and the extent of his material success could be judged by the result. As only a sound and enduring foundation can bear the weight of a towering superstructure in the erection of a building, so also is it necessary that a business, to endure and flourish, be laid in principles and practices that are everlastingly true, just and fair. Such were the lines upon which Mr. Bemis planned that which was to survive his day and generation.

From 1870 to 1882 the establishment which he had founded in 1858 continued to grow. It had not done so without very keen competition, for it had no monopoly of the bag business by any means. Another and an older house, with factories in Boston, Saint Louis, Chicago and Kansas City, still out-ranked it in the volume of its output, but that of Bemis was steadily overtaking this competitor. Until now Bemis had possessed but one factory, situated in Saint Louis. This had found larger and better quarters even before Mr. Bemis had removed to Boston — a four-story building at 104 and 106 North Main Street.

It was about 1876 that the writer first made his acquaintance with the Bemis establishment in Saint Louis, and then only in a casual way as an occasional caller. Its factory was still of modest dimensions and the store or warehouse not remarkable for its



WASHINGTON AVENUE, MINNEAPOLIS, 1882

size. It was obviously prosperous and, above all, highly respectable. Stephen A. Bemis, in charge, had his desk at the rear of the ground floor, surrounded by a modest staff of bookkeepers and salesmen. He was a genial and courteous gentleman with a kindly heart and a pleasant manner, always dressed with scrupulous neatness, his linen fresh and spotless. The way to his office was through bales of material piled high on either side, agreeably redolent of the odors of cotton and jute. Like many another Saint Louis business house, founded on the highest principles of commercial probity and mercantile honor, it suggested well-established prosperity, but there was nothing to indicate more than local importance, for the great era of development in the bag industry in which the house of Bemis was destined to be foremost had not yet begun.

Saint Louis had long been the chief milling center of the West, indeed of the whole country, succeeding the older flour-producing centers of Richmond, Virginia, and later Rochester, New York. It had been a good strategic point for a bag factory, serving an immense milling territory in every direction; but flour making was spreading into new fields, not so accessible from this city, and unless Bemis, Brother and Company intended to be content with a trade chiefly local, it must be prepared to take part in this new development and be able to serve the millers who

were in more distant territory, directly and satisfactorily.

Great changes had recently come about in the milling industry. The middlings purifier had been invented and had been the means of making commercially available spring wheat, planted in the spring of the year and harvested in the early autumn, which heretofore had been at a disadvantage in the markets of the world because the flour made from it was dark in color. The purifier cleaned the middlings made from this wheat and produced a flour so white and at the same time so strong in baking qualities that it immediately commanded a premium over all other flour. This made its milling highly profitable and the great demand for it created an enormous increase in wheat growing throughout the entire Northwest.

Following soon after the introduction of the purifier came another advance in flour milling. The millstone, used from time immemorial for the grinding of wheat into flour, was superseded by chilled steel rolls. This brought about what was called "the milling revolution," the effect of which was greatly to increase the capacity of mills. Grinding by the millstone was a slow process, milling by means of rolls was a rapid one and mills of previously unknown capacity were being built and operated. Hitherto flour making had been almost as much an

agricultural occupation as farming. Except in a few large cities it was rooted close to the soil. Usually a flour mill was built on some stream affording water power for its operation, in proximity to the supply of wheat. The flour for the people of the United States came mainly from more than twenty thousand small mills scattered all over the country. It was now, in 1882, rapidly becoming less of a trade and more of an industry. Unable to compete with the larger mills having greater capacity and using modern machinery operating at less cost per barrel of output, the old stone mills were rapidly disappearing. The business of flour making was being centralized and the large merchant mill, shipping its flour to the East and abroad, with a capacity of one thousand barrels a day or more, was supplanting the grist and custom mills.

Foremost in this new and remarkable development was Minneapolis, Minnesota, both because it was situated on the Falls of Saint Anthony and therefore possessed unlimited water power and because it was the natural market for a vast potential wheat-growing area. Here as early as 1853 milling had been done in a small way and in 1866 Governor Washburn had erected his first great mill, so large that it exceeded in capacity any plant in the West. A fire and explosion in 1878 had destroyed many of the Minneapolis plants, but the indefatigable energy

and courage of the millers had caused them to be rebuilt on a scale so large that Minneapolis had succeeded Saint Louis as the milling center of America and probably of the world.

Bemis, Brother and Company considered this opportunity carefully and then resolved to establish a branch factory in this growing center. True to its policy of expanding from within, of choosing from its own staff for important positions men who had been tried and tested in service, Chester Simmons, who had been in the employ of the firm for some years and who had married a daughter of Stephen A. Bemis, was chosen to undertake this highly important advance, the first branch establishment of the house of Bemis, and in 1882 he did so.

Although it may possibly not be entirely relevant to this biography, the writer is impelled here to speak from personal knowledge of the man who came from Saint Louis on this mission. It so happened that after Mr. Simmons arrived in 1882 they lived in the same house, which was one of the few fairly comfortable living places available to newcomers in a town growing with such amazing rapidity that so great was the daily influx of new arrivals one was lucky to find a roof to cover his head. A site for the new factory was secured and, on the advice of the contractor, the attempt was made to build the plant during the winter, which was intensely cold. Much difficulty was encountered;

there was trouble with the contractor and disappointment in the completion of the structure according to agreement. During this trying and vexatious time Chester Simmons, new to the place and unacquainted, had many difficulties to overcome, yet he kept his temper admirably and took his rather unpleasant experiences philosophically.

A friendship which dated from this time and endured until his death, some forty years later, never disclosed him as other than a modest and courteous gentleman, kindly and generous, most assiduous in his business duties, loyal and devoted to the interests of his company, which he represented in accordance with its best traditions. Chester Simmons was a fine and steadfast friend, a good citizen and neighbor, very highly regarded by all who knew him and especially in favor among his milling customers, who had unlimited confidence in him. Through his wise administration and his intense and unremitting zeal the Minneapolis branch prospered. Its business expanded until it outgrew its original building and moved into the large model factory which it now occupies and where, in respect of provision for the health and comfort of its employees, it is preëminent among local establishments. Much credit for the satisfactory administration of the Minneapolis branch belongs to the late Charles W. Simmons, who was its first superintendent. As a manufacturer he was

unique and remarkable and he combined, definitely and successfully, neatness and order with efficiency and economy.

In 1885, having again outgrown its premises, the Saint Louis establishment removed to a building which was bought on the corner of Fourth and Poplar Streets, which it has since occupied. The same year Bemis, Brother and Company went out of existence, being succeeded by a corporation; the Bemis Brother Bag Company, organized under the laws of the state of Missouri, of which the original officers were Judson M. Bemis, president, J. G. Marriott, vice-president, and Stephen A. Bemis, secretary and treasurer. The last named managed the bag business while Mr. Marriott was in charge of the Home Cotton Mills.

Mr. Bemis in the interest of economical buying had established in Boston direct connections with the cotton mills but he still secured his supply of burlaps through brokers and importers. The demand for these bags was increasing, owing to the growth of the export trade in flour for which the burlap bag was desirable. He now resolved to get in closer touch with the jute manufacturers of Dundee, Scotland, which was then practically the world's sole source of supply for burlaps. Accompanied by his son, Albert Farwell Bemis, then a boy of fifteen, he went to Dundee in 1885. He met the leading jute

manufacturers and, as he no doubt expected, found them to be very shrewd and astute traders. He was successful in arranging direct connections with the house of Gilroy Sons and Company, Limited, from which he purchased large quantities of burlaps for many years afterwards. During the eight following years Calcutta began to compete with Dundee in the burlap trade and came into the New York market as a seller of futures at a discount on the spot price. Anticipating the requirements of his two factories in Saint Louis and Minneapolis, Mr. Bemis availed himself of this opportunity and thereafter bought Calcutta futures at a discount, thus making additional profits for his company.

A second branch factory was established in Omaha, Nebraska, in 1888. There were no flour mills there, but a large number in the territory surrounding it and railway connections and rates were favorable for economical and prompt distribution from that point. A competitor had started a bag factory in Kansas City and the Omaha branch was intended largely as a counter move in the game for leadership in the bag industry of the country, although it was also justified by sound business reasons. The plant was built under the supervision of its first manager, T. J. Stilwell, who shortly after it began operations was transferred to Chicago, where the company had purchased a defunct factory, of which Mr. Stilwell became

manager with R. J. Wood assistant. The Omaha branch proved successful, but the Chicago factory did not meet expectations and was discontinued.

For some years after they were established the Minneapolis and Omaha branches maintained a certain autonomy in their operation. The buying of raw material and the financing for them was attended to by the company, but each manager took full charge of the local business and, in addition to his salary, received a certain share of the profits of his branch if any were made. Later there was a complete consolidation of all the company's branch houses, including those which had been separately incorporated. When this occurred the Boston office was made the executive, purchasing and financing headquarters and the Saint Louis house the selling headquarters. The various branch managers were then allotted shares of the stock of the Bemis Brother Bag Company by Mr. Bemis, in lieu of the former percentage of profits received by them.

Another Bemis factory was established in 1891 at New Orleans, with R. J. Wood, formerly assistant manager at Chicago, in charge. This gave the Bemis company as many factories as its nearest competitor. There came a development of the milling business at the head of the Great Lakes which resulted in the erection of several very large mills in Duluth, Minnesota, and Superior, Wisconsin. This indicated the

creation of a new and important milling center and, in order to be in position to serve these plants promptly and satisfactorily, a factory was opened at Superior in 1894. Four years later, in an attempt to form a dominating combination of flour mills, these mills were purchased and consolidated under one ownership by a New York promoter. His efforts were not successful and after a brief existence his company failed. The result was to close some of the plants permanently. The remaining ones were not of sufficient capacity to justify the continuance of this branch bag factory and it was ultimately discontinued, its business being taken over by the Minneapolis establishment. The first Bemis factory to be located outside of the Mississippi valley was that at San Francisco, California, which began operations in 1898.

By the end of the nineteenth century the Bemis company, with its six factories located at strategic points, was the largest concern of the kind in the world. Its nearest competitor no longer rivaled it in the amount of its outturn; the rival was outdistanced in the total of its production and had lost its solidarity; the original owners were dead and the firm they had founded was now divided into three parts, which were owned and operated by their former local managers. In less than fifty years the little factory which Judson Moss Bemis had started with, so to

speck, a shoestring and a buttonhook, had grown into the greatest concern of its kind in the world, yet not by virtue of any secret processes or patents or any form of monopoly or trade combination. Competition had been intense and it had thrived in spite of it. Simply by attending strictly to its own business and by consistent adherence to sound principles it had flourished.

The Bemis Brother Bag Company was always what is called a "close corporation"; that is, its stock was in few hands and could not be bought and sold on the open market. Its annual statements were not public property and the extent of its business and the amount of its profits were known only to its stockholders. Originally, millers were the chief users of its bags, but as wooden barrels and boxes became increasingly expensive, a new and large field of consumption developed for bags and sacks, both cheaper and easier to handle, and therein was still greater opportunity for expansion. No such opportunities were overlooked and, while the demand for flour bags steadily increased, the business in bags for other purposes grew likewise. The trade mark of the company, a cat looking out of a bag, became synonymous with honest and reliable quality wherever bags were used and carried the same guarantee that Judson Bemis had given in 1858 when he sold his first order.

Young Bemis was no longer young, being in 1900 sixty-seven years old, yet his fervor and his interest in the business were not abated. Looking back over what had already been accomplished, he might reasonably have considered himself justified in resting content and thenceforth moving easily with the growing tide of his augmented achievements. He had no such thought, for he realized that there was much to be done before it was time for him to retire. With renewed energy the company passed on to still further accomplishments. In 1900 a factory was established in Indianapolis, Indiana, the center of a great industrial area. Warren H. Simmons, who had been employed in the Saint Louis house for many years, was promoted to its management and, thoroughly imbued with the principles of the company, he built up a highly successful business.

John R. Love was a member of the firm of Brower and Love Brothers, owners of a cotton mill in Indianapolis which had supplied the Bemis company with goods. After Mr. Marriott died, Mr. Love in 1895 became a director of the Home Cotton Mills in Saint Louis. In 1900 Judson M. Bemis and other members of the Bemis company joined with Mr. Love in establishing a bleachery in Indianapolis for the purpose of finishing the cotton goods used in the Bemis factories, thus taking another step toward making the company, from raw material to finished



ANGUS COMPANY PLANT; RESIDENCE COMPOUND IN BACKGROUND

product, self-contained and self-dependent. Still a third new enterprise, and one that was of the very greatest subsequent importance, was inaugurated in this same eventful year of 1900. Largely as urged by Mr. Bemis's son the company built and began the operation of a cotton mill, three miles from Jackson, Tennessee. When the decision was made to establish such a plant in the South, they found this site and agreed to build a mill upon it on condition that the county should donate the necessary land. This was done and the plans were carried out as Mr. Bemis's son had outlined them. These included homes for the workpeople and this nucleus became the town of Bemis, Tennessee, with a present population of over two thousand people. Of this interesting place a more detailed account will be given in a subsequent chapter.

In the years that followed 1900 new bag factories were added to the Bemis galaxy. One was opened at Memphis, Tennessee, in 1902, another at Kansas City, Missouri, in 1903. The latter became necessary because of the increasing importance of the Southwest as a milling field and the growth of flour-mill capacity in Kansas City and the territory tributary to it. In Seattle, Washington, a factory was opened in 1904, being the second Bemis plant on the Pacific Coast. Another was established in 1906 at Houston, Texas, and during the same year the Bemis

Company, mindful of the great increase of milling in Western Canada, crossed the border and opened a bag factory in Winnipeg, Manitoba. Mr. Love retired from business in 1910 and the Bemis company bought the cotton mill of Brower and Love Brothers, at the same time acquiring entire control of the Indianapolis bleachery. Adjoining its Indianapolis bag factory, the company built a machine shop in which it began making the machinery used in its plants and manufacturing the inks required in printing its bags. A paper mill and paper bag factory was the next item on the company's program of gradual development. These were constructed at Peoria, Illinois, and began operations in 1914. Finally a bag factory was opened in Brooklyn, New York, in 1921.

In every instance the plants thus built by the Bemis Company were of solid construction, equipped with the most modern and approved machinery and every known labor-saving device, notably in their sanitation and ventilation and in providing for the health, comfort and convenience of employees, and were in every respect models of their kind. With the exception of the bleachery in Indianapolis, which had been built jointly by officers of the company and the Love brothers, no outside capital was used in building and equipping any of the Bemis plants, and except for the Love brothers, who were directors in

the Home Cotton Mills and later in the Indianapolis Bleaching Company, the officers and directors of the Bemis Company, as well as the managers of the various branches, were chosen from those actively associated with it.

Some of these enterprises were not at first directly connected with the Bemis Brother Bag Company, but began as separate corporations. The Home Cotton Mills was incorporated individually in 1885 and was taken over by the Bemis Company in 1902. The New Orleans factory was established as the Gulf Bag Company, Limited, of which the San Francisco plant was a branch. This company was merged in the Bemis Brother Bag Company in 1900. The Jackson Fibre Company, Incorporated, was the corporate name of the Bemis, Tennessee, enterprise which was sold to the Bemis Company in 1910. The factory at Houston, Texas, owing to the hardships then imposed by the laws of the state upon companies operating within the state but incorporated elsewhere, was organized as the Texas Bag and Fibre Company in 1906 and was sold to the Bemis Brother Bag Company in 1917.

Although Mr. Bemis had progressed as far as it was possible to go in providing raw material in cotton goods for the company's factories, thereby saving the profits of middlemen and cotton mills in the cost of the finished product, beyond buying direct from



ANGUS COMPANY JETTIES AND BUNGALOW NUMBER TWO

Dundee jute manufacturers instead of American importers and brokers he had not drawn closer to India in obtaining burlaps until 1895, when direct buying connections were made with Calcutta burlap shippers. As early as 1904 he considered the idea of building a jute mill in Calcutta, but nothing definite in this direction was done until, in 1911, a Scotchman, George Angus Spence, whose experience in the jute mill industry in Dundee and India had extended over many years, interested Mr. Bemis through his son and Mr. A. V. Phillips, another younger member of the Bemis staff, in a proposition to build and operate such a mill for them in Calcutta. Begun in 1912, this plant started operations in 1913, incorporated in Calcutta as the Angus Jute Company, Limited, since changed to The Angus Company, Limited. Until his death in 1920 Mr. Spence was the managing director of this undertaking, which fully justified itself and accomplished the purpose for which it was intended by securing for the Bemis Company a constant supply of high-grade burlaps.

Concerning jute and its products, Mr. Bemis wrote a memorandum in 1904 when he had been considering the idea of building a mill in Calcutta and had, in fact, decided not to do so for reasons which he set forth in this document. Conditions must have changed when, eight years later, the mill was built. "This fibre," he wrote, "holds the most unique posi-



ANGUS COMPANY'S SCHOOL FOR NATIVE BOYS

tion of any or all the spinning fibres for coarse fabrics. First, it is the growth of only one country. No other country seems to take any interest as a competitor for its growth. Second, as to cheapness and the easiness of its manipulation into cloth, it debars all competition, therefore for a generation to come it will be king of its kind.

“Manufacturing the fibre into goods: for the past twenty years Calcutta has steadily gained on Dundee and it seems only a question of a short time when Dundee must entirely abandon the business. Some mills are now being closed, probably never to resume. Calcutta, considering the price of labor and the raw jute at its doors, can and will retain absolute control of this business, at least for a generation. The facilities for shipping the finished goods to all parts of the world could not be better. If our country (we are the largest users) should put on a prohibitive duty to compel the manufacture of our supply here, there is hardly a doubt that India would put an export duty on raw jute, thus killing our endeavors.”

At almost the same time, August 5, 1904, Mr. Bemis wrote another memorandum concerning the milling of wheat. This is interesting as being a forecast of the development of milling, indicating where he believed large milling capacity would be created in the future and also as showing that Mr. Bemis, before determining where a new branch bag factory



JUTE MILLS, HOOGLHY RIVER, NEAR ANGUS PLANT

was to be built, studied very carefully and thoroughly the underlying reasons why the suggested location was desirable or otherwise, and the basic causes that might result in the growth, or the diminution, of the flour mills in it and the country adjacent to it.

"Hereafter," he wrote, "wheat will be milled more and more where the flour is consumed. The rapidity of the consummation of this result depends only on the [creation of] centers of consumption of flour large enough to sustain a mill of such capacity as to be profitable on the capital invested. Transportation is an all-important factor in milling wheat where flour is consumed. The cheapness with which wheat can be handled and transported in bulk, as compared with flour, is probably not a debatable question. Neither is it a debatable question which is the most profitable for our railroads, in transporting wheat (one haul) to the seaboard, or wheat and supplies to the mills and the products from the mills with home consumption of the offal and flour for export. There is fifty per cent more haul in home-milled wheat. But the railroad powers that be have decided to take the nimble dollar with five per cent profit rather than the slower one with ten per cent. When the goose that laid the golden egg is killed, they will see their mistake."

While all this development of the Bemis Company was going on, Judson M. Bemis continued to make

his office in Boston, which had become the executive center of the far-spread organization engaged in the manufacture of raw material and in the making and sale of Bemis bags. He was still buying new material for the factories, for the company's mills only partially met the demand, still financing their operations and extension and still planning further advance movements and sagaciously advising and directing. By this time he had a much larger office force and the son who had accompanied him to Dundee in 1885 as a boy had long since become a man and assumed a most important part of his father's responsibilities, being destined to succeed him. The same simplicity, directness and kindliness that had characterized Judson Bemis's treatment of those employed by him in the earlier days, marked his relations with them now.



ALBERT FARWELL BEMIS, 1900

There can be no more valuable and trustworthy estimate of a man's true character than the testimony

of one who has worked for him, who has seen him under all circumstances and in every varying mood and who has come to know and understand him, in the course of years of such association, as hardly any one else could. It is pleasant to read what Samuel Daggett Crafts, who was a clerk under Mr. Bemis in the Boston office from 1869 until 1878, has written about his old employer, found in the paragraphs which follow.

“He was a man who was loyal to the core and who by his noble example inspired loyalty and truth in his employees. I write this from a personal experience of nine years, during which time not once did he ever deceive me. He would always support me to the extreme limit when any question arose and every transaction was finally adjusted upon the basis set forth by me. One of his sayings or rather directions was: ‘Never have a word over a ten-dollar claim.’ He never dickered in a settlement. The training of those years I look back to with great pleasure for their effect upon me in after life.

“In the days when we were shipping cotton to Boston from the West, on one occasion we sold a lot of cotton to a mill in New Hampshire and a claim was made for sand. It was late in the season and sand had silted out of samples and paper. The writer was sent up with full authority to adjust the matter and the adjustment was made to the satisfaction of both the superintendent and the writer. The commission merchant who was the Boston agent of the mill and who had purchased the cotton, was not satis-

fied and would not pay the bill, amounting to about twenty-five hundred dollars, but when I made my report Mr. Bemis was adamant, knowing the allowance was just and fair. Finally he instructed me in these words: 'Now, Sam, you do just as I say. Call for the bill, make the allowance, receipt the bill in full and then present it to Mr. Blank with my compliments.' I followed out these instructions. The commission merchant flushed, reached for his check book and gave me a check for the full amount to which we were entitled.

"He was kind, generous and appreciative of one's endeavors. As an illustration of this: one season there was a shortage of gunny bagging for cotton baling and the opportunity came to make rolls of gunny bagging by using the inside bag in which linseed came, buying these bags from the linseed oil manufacturers both in this country and England. The bags were ripped on one seam and cut at the end. Mr. Ford and the writer put in long days through that season, the writer from seven in the morning, when he opened the factory, until twelve, then from one to six, then supper and from half-past six to eleven o'clock at night. Yes, it was a day of long hours, but we were working for a man who appreciated faithful work and showed and gave us his confidence. We got through and our friend (for he was our friend) said to the writer, 'Sam, we shall not need you any more.' But quick as a flash he turned to Mr. Ford and said, 'Mr. Ford, give Sam a check for two weeks in advance and another check for a hundred dollars' and, 'Sam, you go off and have a good time, but be sure to let me know where you are

several days before it is time to come home.' I went to Nantucket and wrote the office. In return I received two weeks' pay in advance and another check for a hundred dollars. The memory of this kindness and appreciation has always been with me.

"He was a man of sterling character, who believed and lived up to the motto 'Live and let live.' He was always just and never tried, nor allowed an employee to try, to gain any advantage in any transaction by falsehood or deceit; a man of quick decision and with the gift of recognizing the value of a proposition at a glance, but always going to the root of the matter and not making a final decision from a cursory examination. There never was a single instance when I knew Judson M. Bemis to do a mean or unkind act. His word was absolutely good and was recognized as such both in the business world and in private life."

CHAPTER XII

INTEREST IN PUBLIC AFFAIRS

A believer in moderate protection — Meeting Major McKinley — The McKinley Bill — Favoring free sugar and horizontal tariff reduction — Proffered help in time of need — The free silver movement — Letter to Underwood — An opinion of President Wilson — Addresses, articles and pamphlets.

B EING a manufacturer, Mr. Bemis was naturally in favor of protection for American industries as opposed to free trade. At the time of his greatest activity no middle course was politically considered. It was assumed that the Democratic Party invariably stood practically for free trade, or a tariff for revenue only, rather than for the protection of industries, while the Republican Party must inevitably stand for a tariff sufficient to exclude foreign goods that came into competition with those made in America. There were, of course, Republicans in favor of exceedingly low tariffs and Democrats who advocated rates sufficient to protect home industries, but their party influence was inconsiderable and, until the question of free silver arose in the presidential campaign of 1896, the tariff issue was for many years the important and outstanding difference in principle between the two parties.

The alterations in the tariff schedules from time to time, due to changes in the political trend of the country, kept those manufacturers whose business was more or less influenced by the amount of the duty imposed upon imports of their goods continually on the alert lest legislation might be enacted which would prove disastrous to their interests and "infant industries," as they were called; which perhaps could not exist without a tariff sufficiently high to keep out foreign competition. The manufacturers were constantly exerting themselves to secure enough protection for this purpose. The attitude of the country as a whole was probably favorable to a reasonable degree of protection, but if the Republican Party, being in power, went to extremes in this direction, a reversal at the polls was apt to follow, hence between the demands of the high protectionists and the political danger of overdoing protection, the party leaders were continually kept in hot water.

While Mr. Bemis sincerely believed that, as he alliteratively put it, "protection means progress, prosperity and plenty," and favored it, not only for the bag business but for American industry in general, he was not a believer in high protection. Inasmuch as the scale of living in this country was properly higher than abroad, and a higher wage scale was necessary and desirable for American labor, he held that a tariff sufficient to cover the difference in

wages was sufficient to give the American manufacturer all the protection he required, and he deprecated rather than approved efforts to increase the import duties beyond this scale. He was never active in political affairs and nothing could have induced him to accept public office, but he maintained a very keen and discriminating interest in public matters and national political movements. He was untiring in his efforts to secure and maintain a reasonable protective duty on burlap and bags and advanced his views in letters to the trade press, in communications to and interviews with members of Congress and in testimony before congressional committees. He never advocated more than the minimum duty for the bag business and he often favored lower rates on burlaps and bags than a Republican Congress wished to impose.

Major William McKinley, the champion of protection, afterwards President, was in 1889 a member of Congress, chairman of the Ways and Means Committee and Republican leader of the House of Representatives. Mr. Bemis became very well acquainted with him, meeting him first in Washington, having been introduced by his cousin, Senator Farwell. He found Major McKinley very kind but necessarily brief when he learned that he had called upon him in relation to the tariff, which was then being revised. Major McKinley made an appointment with Mr.

Bemis for eight o'clock that evening, promising to give him an audience of a few minutes.

In his diary Mr. Bemis recorded an account of this meeting, as follows: "I was promptly on time and rapped on the door. When the doorkeeper opened it, I found the room full of men wanting tariff attention. Major McKinley looked at his watch, saying, 'Gentlemen, I have an engagement for fifteen minutes. Excuse me.' McKinley, with his private secretary, came out and taking me into a room opposite said, 'Now tell me quickly what you want.' I told him first we wanted specific rates on jute goods and jute bags instead of *ad valorem*, and told him the amount of duty I favored. The Major told his secretary to turn to those items in the existing tariff bill and mark the items in pencil under each paragraph. He then left the room, having given me twelve minutes' time. By the passing of the McKinley Bill the specific system became law, but the rates on jute goods and bags were an eighth of a cent higher than those I had named."

Subsequently Mr. Bemis wrote Major McKinley several brief letters on various matters. He strongly advocated the bounty on beet sugar, and some time after the bill became a law, he sent Major McKinley a gold-headed cane bearing the monogram of the letters F. S. B., standing for Free Sugar Bounty, which the Congressman greatly prized. In favoring

this bounty Mr. Bemis was consistent with his belief in protection for American industries and, in commending it in the letter which follows, addressed to Major McKinley under date of April 17, 1890, he praised the one item in the famous McKinley Bill which met the popular demand for relief from excess protection. The passage of this bill resulted in the defeat of the Republican Party in the presidential campaign of 1892.

My dear sir:

Free Sugar. Had Mr. Cleveland said free sugar instead of free wool he would now be President. I wrote Hon. James G. Blaine, during his canvass with Mr. Cleveland in 1884, that any man who will be instrumental in giving the country free sugar can be President, so you see you are booked for 1892. Free sugar is the biggest card in the political horizon and you have honestly won the right to hold that card. Now the Republican Party begins to assume its old time progressive prestige. I have not a dollar interest in the sweet stuff but to give it to the poor man as cheap as possible and our party a boom. Free sugar, Amen.

Your obedient servant,
J. M. BEMIS.

The McKinley Bill proved very unpopular and in the congressional elections, held a month after its passage, the Republicans were overwhelmed by an avalanche of anti-tariff votes. Major McKinley himself lost his seat in Congress. On November 24, 1890, Mr. Bemis wrote him from Colorado Springs a letter from which the following extracts are taken:

"Your bill is a good one, and if it could have four years' trial before another presidential election, the reaction in its favor would save the country, but two years will not suffice, especially to bring out the great benefits of free sugar and the bounty offered for its production.

"Now the Republicans have spoken at the polls, not the Democrats, and the demand is no uncertain one, whether from the manufacturing or the agricultural states, and it is for something tangible and immediate. The people will not wait for a certain benefit, although its promise is sure, but must have the present. The Republicans demand it and, unless their demands are gratified, then two years hence these Republicans will be Democrats.

"I am no politician, I only claim to have my eyes open and you may not remember, but all my petitions before your Committee were that the minimum rates which would protect should be adopted, if the protection principle is to remain.

"I now take the liberty of suggesting to you that you amend your own bill by putting through this Congress a joint resolution, revising your bill by three annual reductions of five per cent each, the first reduction taking effect one year from the date that your bill went into effect. I would not adversely criticize your bill, as a whole, except that the country demands a reduction. I will say, however, as to

Schedule J, that I truly believe it can stand a reduction for three years of five per cent annually and still leave every line protected. If such a joint resolution is put through this Congress it will take the wind from the Democratic sails in the next Congress on the tariff and prevent any bill the next House might pass from being put through the Senate by the aid of the Northwestern senators joining with the Democrats.

“The lowest protected article in Schedule J is binding twine, at seven-tenths of a cent per pound, and the reduction as herein suggested would leave this industry four years hence about six-tenths of a cent per pound protection and, with increased facilities and perfection in the manufacture, there is no question in my mind about its being thus sufficiently protected.

“When bags were made dutiable under the old law at forty per cent and burlaps at thirty per cent, the bag industry needed that protection. You may remember that we asked your committee to reduce the protection on bags and it was reduced thirty-five per cent. We could stand, as the years go by, five per cent for three years; then we should certainly ask a halt on our line of business. It is through protection that rates can be lowered and only so safely.

“I believe it would be a very wise move, under conditions now existing, for you to amend your own tariff bill, and I think it would be considered a heroic

measure to meet the emergency. I do not think it would be considered a backdown in any sense of the word, but only meeting the declared will of the people and the Republican Party.”

In this advice to Major McKinley Mr. Bemis was entirely consistent with his own practice. A characteristic that contributed greatly to his success was his readiness to change his plans if he found himself wrong. He was quick to perceive and to rectify an error in judgment and never made the mistake of trying to combat the trend of the markets or other world forces. He learned from experience and was willing to take his lessons and profit by them. On everything, save matters of principle, he was ready to compromise. In forcing upon a reluctant country an excessively high tariff, which had aroused antagonism at home and great bitterness abroad, he believed the Republican Party had made a mistake which, unless it was promptly rectified, would not only bring about its downfall but imperil the principle of reasonable protection. He held it would be wise to admit the error and correct the mistake in response to the clear demand of the American people and thought that, by so doing, the Republican Party would not be surrendering the protective principle but safeguarding it far more effectually than by maintaining a stubborn and unyielding position in the face of overwhelming public opposition.

Notwithstanding the Democratic landslide in 1890, resulting from the McKinley Bill, Major McKinley still held his personal popularity, maintained his position as the party leader and was considered a potential candidate for the presidency. He was elected Governor of the state of Ohio in 1891 but in 1892 his sagacious political backers did not put him forward as a candidate for President. President Harrison sought reelection and it was evident that it was to be a Democratic year, therefore Major McKinley's name was held in abeyance as a Republican candidate, awaiting the more favorable opportunity which was expected to come in 1896. He was growing in favor throughout the country and the Republicans looked upon him as their next presidential candidate when, in February, 1893, he was suddenly threatened with financial ruin.

In his willingness to help a friend who had once loaned him money, he had trustingly put his signature on blank notes which, instead of being filled in for seventeen thousand dollars, as he understood and expected, were made for a total of one hundred and thirty thousand dollars, an amount beyond his means to pay. His supporters realized that, however circumstances might absolve him from any blame in the premises except that of being too trustful, he could not be adjudged bankrupt and later become a candidate for the presidency. Many of his friends and

admirers sent him messages of sympathy and offers of financial assistance. Mr. Bemis wrote him a note expressing his sentiments and enclosed therein a check, which he hoped Major McKinley might find useful in meeting his immediate needs. As a large number of Major McKinley's intimate associates, hearing of his difficulty, had immediately come to his relief and by joint subscription had raised a sum sufficient to pay off the entire obligation involved by his unfortunate indorsements, the check was returned with the following note:

COLUMBUS, OHIO, 27 February, 1893

My dear Friend:

I beg to thank you for your generous letter received yesterday, and the enclosure therein. While I cannot accept the check which you enclose, I beg you will realize that I appreciate this expression of your friendship and faith more than I can express and, in returning it, I trust you will not regard me as either discourteous or unappreciative. Your donation has touched me deeply, and I thank you from the bottom of my heart. Enclosed find the check.

Sincerely yours,

W. MCKINLEY, JR.

Mr. Bemis had attended the Republican National Convention in Minneapolis in 1892 as an interested spectator, being the guest of Senator Farwell in his private car. As expected, President Harrison was renominated, although Major McKinley received one hundred and eighty-two votes in spite of his efforts to the contrary. In the election of that year the

Republicans were defeated and Grover Cleveland was elected President, on a platform pledged to tariff reform. The Democrats proceeded to make sweeping reductions in the duties and went to extremes in this direction in the Wilson-Gorman Act which was passed in 1894. In an effort to get his views before the committee having this bill in preparation, Mr. Bemis visited Washington during the summer of 1893. Another bag manufacturer joined him there. Together they appeared before the committee and made an argument in favor of retaining a modest duty on burlaps and bags. Senator Jones of Arkansas had the jute schedule in hand in the Senate and was favorable to a moderate tariff, but Senator Vest of Missouri was also interested in this item and was opposed to the views of the Senator from Arkansas. They became involved in an argument on the subject, during which Senator Vest, who was quick and sharp, arose in the Senate and moved that both burlaps and bags be put on the free list. They were placed on the free list by the conference committee, and the same disposition was made of them in the act that was finally passed.

The panic of 1893 and the hard times that followed it reacted upon the Democrats in power. The prevailing depression was ascribed to the repeal of the McKinley Bill and in consequence the nomination of Major McKinley for President by the Republicans

became a foregone conclusion. He was nominated in 1896 and the Republican campaign cry became "Bill McKinley and the McKinley Bill." The party acclaimed him as the "advance agent of prosperity" and promised, through a return to the principles of protection, to bring back the "good old times" with the "full dinner pail" for the workingman. However, to the surprise of the leaders of both parties, the main issue of the campaign proved to be not the old one of the tariff but an entirely new one interjected by the Democratic nomination of William J. Bryan, who strenuously advocated the free coinage of silver at the ratio of sixteen silver dollars to one gold dollar, as opposed to the maintenance of the gold standard. This was advanced as a panacea for all the ills, real or imaginary, to which the country was heir.

It had immediate and widespread surface popularity, owing to the financial and industrial depression and the spread of discontent. During the earlier part of the campaign it seemed inevitable that Bryan, who was a very active and persuasive orator, would win, and the danger that the ideas he advanced, regarded as opposed to the financial integrity of the nation and tantamount to inflation, might be put into effect, caused men of all parties to join in opposition. An influential portion of the Democratic Party, resenting the stampede of their nominating convention by the forces of the "boy orator of the Platte," as Mr.

Bryan was called, and utterly repudiating his free silver doctrine, bolted his nomination and organized as "Gold Democrats," nominating John M. Palmer of Illinois for the presidency. Mr. Bemis was probably more interested in this campaign than in any other during his lifetime. The issue was esteemed so serious that men of business throughout the country became deeply concerned in the outcome and gave an unusual amount of attention to political matters.

In a letter to his son, dated February 13, 1896, Mr. Bemis suggested that there might be a natural solution of the free silver question. "I am inclined to think," he wrote, "this advance in silver has come to stay. . . . It may be a long pull upwards, as the decreased production of silver and the increased production of gold may, in five or seven years, solve the free-coinage problem entirely. Stranger things have happened. . . . So, if the free coinage of silver element in the Senate can in any way be controlled so it will not block tariff and other favorable legislation directly on the inauguration of a new President, I shall expect to see great progress in tariff revision and such legislation as will immensely benefit this country, a long pull upward and better prices for products and real estate." In the years following 1896 there was a great increase in the world's production of gold caused by the development of the Australian and South African mines and the dis-

covery of gold in Alaska, and one of the chief causes of the collapse of the bimetallic movement was the natural solution suggested in this letter.

At the National Republican Convention, held in Saint Louis in June, 1896, when Major McKinley was nominated, a resolution was incorporated in the party platform favoring a protective tariff and, of far greater immediate importance, one which declared the party "opposed to the free coinage of silver except by international agreement with the leading commercial nations of the world. . . . Until such agreement can be obtained, the existing gold standard must be preserved." Mr. Bemis was, substantially, in harmony with this position. In a letter to his brother, dated July 22, 1896, he said: "The trouble is the world is full of silver. As you know, I believe in bimetallism, but only by international agreement or some law of our own compelling half of our metal money to be silver and half gold. This will never materialize, I fear, in our lifetime. . . . I admit with you the outlook is anything but encouraging. There is only one thing to do. Every man must put on his armor and fight this presidential issue to the best result, that is, elect McKinley."

Mr. Bemis took an active part in this very spirited campaign and in many ways worked hard to help his party. He wrote an article dealing with the currency question and had a great many copies of it printed,

most of which were distributed through the Republican campaign headquarters and the remainder he sent to friends and business acquaintances in the West. As election day approached the result appeared to be so much in doubt that the business of the country became almost paralyzed; banks were afraid to lend money and merchants and manufacturers hesitated to make large commitments until the basis of credit of the country was decided and it was determined whether the gold or the bimetallic standard was to be adopted. The whole country was relieved of the strain when the election was over in November and McKinley became President-elect.

Immediately after his inauguration, the President summoned Congress to an extra session. The Democratic tariff bill had been enacted as part of the general revenue measure, which included an income tax. This tax having been declared unconstitutional, the act failed to produce sufficient revenue to cover the expenses of the government and it had been necessary to increase the public debt. In accordance with the President's message emphasizing the necessity of an immediate revision of the tariff and the revenue system of the country, the Dingley Tariff Bill, a highly protective measure, was passed, becoming a law on July 24, 1897.

After Mr. McKinley had been elected and before he had gone to Washington, Mr. Bemis, being on his

way East from Saint Louis, stopped off at Canton, Ohio, to call on the President-elect. Mr. McKinley happened to be at the station to meet a cousin who was arriving and asked Mr. Bemis to come to his home at three o'clock in the afternoon. He did so and Mr. McKinley talked with him for ten minutes, although fifty others were waiting to see him. He recalled to the President the prophecy he had made six years before his nomination, that it would come and said that fortunately he had guessed right.

To Mr. Bemis the tariff was always the supreme political issue. In 1912 he wrote concerning it in his notes: "The tariff is a mighty warrior. Parties and men, of all political faiths, must pay respect to his will. He makes and unmakes presidents. As the McKinley Bill put Grover Cleveland in the White House the second time, so the Wilson Bill put William McKinley in the White House, first by the election of 1896, and again in 1900 by an increased majority.

"In the campaign of 1900 McKinley and Roosevelt both promised that the Dingley Tariff Bill would be revised by its friends in the event of a Republican victory. President McKinley, in his Buffalo speech, indicated very clearly that the Dingley Bill had some high corners in it and, either by a revision or by some real reciprocity scheme, it should be modified and, had he lived, he would have modified it. When Mr. Roosevelt took the presidency he promised to carry

out Mr. McKinley's policies but he swallowed the tariff and it was not heard from during his two terms in the White House.

"The Dingley Bill and the Payne-Aldrich Bill brought prosperity and such great progress as never before was accorded to our country in the same length of time. Even to this writing, September 1, 1912, every single business is in a prosperous condition except the political business and the business of electing a successor to President Taft.

"The Payne-Aldrich Bill was some reduction, including the free list, as compared with the Dingley Bill, but it contained some increase in rates of duty on woolens and cottons. There was a general cry, 'The tariff is a tax. The tariff is the cause of the high cost of living.' Then the insurgents and progressives jumped in and, to cap the climax, Roosevelt jumped for a third term, and here we are, and the country will land Woodrow Wilson in the White House."

Following a national election, Mr. Bemis usually wrote to the President, or to some member of Congress concerned with tariff legislation, giving his suggestions. He sent such a letter to President Cleveland in 1892 and to President McKinley in 1896. After the Democratic victory of 1912, he wrote to Oscar Underwood, chairman of the Committee of Ways and Means, suggesting a horizontal reduction

of the tariff on lines similar to those advocated in his letter to Major McKinley in 1890 and in that to President Cleveland in 1892. The following are extracts from his communication to Mr. Underwood: "The Democratic Party has an opportunity that seldom comes within its reach in having the three branches of government thrust upon it by the unrest of the people praying for tariff reduction. If this opportunity is availed of favorably, it may have a lasting effect on the business of the country. When should it be reduced? How should it be reduced? These are important factors. President Grant said the way to resume specie payments was to resume and the country resumed. The way to reduce the tariff is to reduce it. An extra session could probably do this in thirty days time or less, if it confined itself to this one important work.

"The writer most respectfully suggests that the time be March next, directly after President Wilson is inaugurated. The how to do it is to reduce the present tariff bill, say fifteen per cent, right from the beginning to the end, without changing the crossing of a 't' or the dotting of an 'i.' This mode of treating the tariff at this time has its advantage; the Government can estimate the revenue immediately, the importers can order goods knowing just what the duties are to be. The importers are familiar with the present classifications. It is believed that the re-

duction suggested would not destroy a single well-conducted industry. The tariff, reduced as suggested, would clarify the business of the country wonderfully and, if it could remain in force two or three years, it would tell its own tale. Industrial peace as to the tariff for two or three years would be a veritable boon. If, in the meantime, the party in power chooses to make a scientific bill, based on its own principles, well and good. It is reported that Germany took seven years to make a tariff but our people would work more quickly. The beauty of it, as herein suggested, is that it could be done quickly, not disturbing business. An ideal tariff is one that brings revenue and also has some protection."

Shortly before the inauguration of President Wilson, on January 28, 1913, Mr. Bemis wrote in his diary of his expectations concerning the new President, closing with these words: "Let all good men pray that Woodrow Wilson may be one of our great and good presidents." After America had entered the World War and Mr. Wilson had been President for more than four years, he wrote an opinion of his career, from which the following extracts are taken:

"July 19, 1917

"Wilson, is he a great man, or is he a combination of circumstances? I am sure that a combination of circumstances made him President, most important

of which were three candidates for the prize in 1912. Once in the White House, he grasped the opportunity to make himself the leader of his party and through the control of Congress got a strong hold of the people. I doubt if his first term did more for him than prove his qualities as a politician of the first magnitude. Not only did his own party do his bidding, but largely the independent voter fell under his magnetic political speeches.

“He proved himself to be a past master as a writer in all political matters. When the time came for a second election, he had all the pawns pushed to the front and hence was well in advance to checkmate his opponent. This he did to a remarkable degree by remaining at home, which was a diplomatic position for a president to assume. From start to the finish of the campaign he succeeded, by his great political ability, in the movements of his knights, bishops, castles, etc., until he had his opponent checkmated.

“The greatest of all the good fortune which came to his aid, which practically put him again in the presidency, was that the unexpected happened; the state of Ohio, the mother of many presidents, an old Republican state, turned Democratic. His first administration was saved by the opening of war in Europe, otherwise his second term would not have been possible.

"Wilson was wise with some people and unwise with others in declaring war when he did. With us we stand absolutely in the first class. The President waited long and patiently, giving Germany all the chances possible to amend its assertion of universal submarine warfare. Its only answer was sinking more United States ships. The President committed many errors of omission. What President has not? The greatest perhaps was in not commencing preparedness immediately after Germany sank the *Lusitania*.

"Now we are in the war; men, money and materials to the extent of the ability of our government to furnish. The wonderful amount of responsibility on the President I fear may break him down, which I pray may not be the case. I am having great sympathy for him. Sympathy begets respect, so I propose to stand by him, although I am but as one drop of water in the mighty ocean."

The interest felt in the subject of the tariff by Mr. Bemis continued as long as he lived. In a brief letter to Senator Penrose, written on January 7, 1921, when he was in his eighty-eighth year and only a few months before he died, he said, "I note with pleasure that you favor moderation in future tariff bills. It seems to me that all rates should be at the minimum difference it costs to manufacture in our country compared with foreign costs. This mode would enable our factories to operate and also allow

foreign goods to come in, enabling the nations that owe the United States to pay a portion of their debts."

While he was consistent in his support of protection, Mr. Bemis was always opposed to high tariffs or rates that were prohibitive. What he sought and urged was a moderate tariff, not to shut out foreign competition but to equalize it, by enabling the American manufacturer to pay the scale of wages demanded by American standards of living. He believed that excessive protection defeated itself and was the enemy of the true protective policy and he was willing that foreign goods should find a market in the United States providing their manufacturers did not secure trade by virtue of their ability to employ cheaper labor.

During the latter and more leisurely years of his long life, Mr. Bemis, although not given to public speaking, made a few addresses, characterized by simple, direct language and strong common sense. He also wrote a few articles, usually expressing his views on business or economic subjects. Some of these were published in newspapers and periodicals, others appeared in pamphlet form. In August, 1912, he wrote a circular on "The Cost of Living" and in 1913 he printed a pamphlet entitled "Our Country: its Diminishing Natural Resources. A Plan for Reforesting our Lands", in which he proposed that

three trees be planted under Federal supervision for every mature tree that was cut during the next thirty years. Despite his limited early education, which had not trained him for the easy and fluent expression of his ideas in writing, Mr. Bemis, living remote from his business associates, was compelled to communicate with them by letter very frequently, and this no doubt developed a facility in writing and a direct, simple, rugged style which conveyed his ideas clearly and had both character and distinction. His handwriting was small, even and legible, and displayed a conscientious desire to save his correspondent unnecessary trouble in reading what he wrote.

CHAPTER XIII

THE AFTERGLOW OF AN ACTIVE LIFE

A model industrial town — Association with Colorado College — General Palmer's generous reward — An old employee talks — Admonitions for the coming generation — The time of retirement comes — Albert Farwell Bemis succeeds his father — Seven happy years — The passing of Alice Cogswell Bemis — More bereavements — Growing old in faith and hope.

THE most interesting undertaking of the company founded by Judson M. Bemis is the pleasant town of Bemis, in Madison County, Tennessee, on the main line of the Illinois Central Railroad, three miles from Jackson, a thriving city of twenty thousand inhabitants. The cotton mill, which was built in 1900, has since been greatly enlarged and the town, founded at the same time, has grown until its population now exceeds two thousand people.

Mr. Bemis took a very deep interest in the town named after him, the development of which his son had planned. Much time, thought and money were given to making it an ideal manufacturing community. Its streets are wide, well-paved and lined with shade trees, water is supplied in purity and abundance from artesian wells and piped to all the



COTTON MILL AND OFFICE, BIRMIS, TENNESSEE.

houses. Electric lighting and a modern sewerage system are provided. The company has built many attractive small houses on ample lots, which allow room for individual gardens and playgrounds. There are no ugly tenements and the houses are let to employees at a very low rental. There is a large pond for aquatic exercises and not too remote are the woods, meadows and streams of Tennessee for the hunter and fisherman.

Bemis is a home town, built for its own people around the mill, which gives its men and women steady employment at good wages under ideal working conditions. The plant is exceptionally equipped in details of light, space and air. It is kept scrupulously clean and provided with every known appliance for safety and sanitation. A modern store, the Bemis Mercantile Company, is conducted for the benefit of the employees and their families, supplying them with groceries and general merchandise at low prices. Besides the houses, the company has erected several public buildings for the use of the citizens. Mr. Bemis and the company jointly provided a handsome Y. M. C. A. building, the finest in that section of the country, having educational departments, a reading room, library, dining room, billiard room, classrooms, and a well-equipped gymnasium with shower baths and barber shop. Three public schools were built and presented to the town by the company and



EMPLOYEES' HOUSES, BEMIS, TENNESSEE

are conducted by the Board of Education of Madison County. Among other buildings given to the town by the company is a fine auditorium, an unusually handsome and effective structure.

The Bemis Union Church was presented by Mr. Bemis, who in 1906 also put aside fifty thousand dollars in preferred stock of the company as a trust fund, to continue in force for twenty years, the income from which is divided between the church, its Sunday-school and the day school. The increase in population resultant from the enlargement of the mill necessitated an addition to the church. At its dedication on April 19, 1908, Mr. Bemis was present and delivered an address to the mill operatives, in the course of which he set forth his attitude on industrial relations and outlined what he hoped would be accomplished at Bemis.

Among other things he said: "We believe capital and labor are gradually working toward a more complete understanding for the mutual benefit of both. Anyway, we will try to solve this world-wide question right here in Bemis, as it affects you, the operatives, and us, the proprietors, in working hand in hand for the benefit of both. On our part we are trying to give you clean, healthy homes to live in, and a clean, healthy factory to work in. Now, on your part, the operatives should give the proprietors the maximum service possible for the maximum or



Y. M. C. A. AND EMPLOYEES' HOUSES, BEMIS, TENNESSEE

largest wages that we can afford to pay. I have told you before that we ventured our capital here to make money. So we did, and we are still aiming at that result, because if we fail to accumulate we cannot disburse. If we do not make money, we cannot spend it. We cannot give you nice homes, a healthy place to work in, a school for your children, and a church to worship in, unless our income is more than our outgo. Our income or profit depends on our operatives and our joint work. We are interdependent; in other words, mutually dependent. If our action in the past does not tell you what we do with a large portion of our income, then no words of mine can tell you. Our actions speak for themselves and are louder than words.

“What we will do in the future depends largely on you. We will say, however, that we intend, barring accidents, to make Bemis the finest manufacturing town in all its appointments in this state. Now naturally we like to have the favorable opinion of our operatives, and taking all of our bag factories, about a dozen, we think we have treated the operatives fairly well. Commencing with one factory fifty years ago and now running a dozen, we have had but two small strikes. Therefore we leave you to say if we are treating you here in Bemis well or not. If so, it tells you we are treating our operatives well in other factories.



A SCHOOL IN BEMIS, TENNESSEE

“Our company thinks it better to extend its business and furnish good homes, a good place to work in, good schools for workpeople, than spend its earnings in extravagant living and riding in ten thousand dollar automobiles. We think success in a Christian view is not measured by the amount of dollars a concern may make. We think success should be measured by the amount made and the amount of money disbursed in the betterment of mankind generally and our operatives in particular. This is such a large subject that we will cut it short, generally speaking, and confine it to our own action here in this little town of Bemis. If you, the people who have come here with us to help in our enterprise, have better wages, better schools, better churches and, in a general way, are better conditioned than before you came here, then we think to that extent our enterprise has been successful. Otherwise it is a failure, as we do not measure entire success by the number of dollars piled up.”

Five years later, in 1913, in order to show their appreciation of Mr. Bemis, the people of Bemis subscribed the necessary funds to erect in his honor a memorial drinking fountain over an artesian well. They not only conceived the idea but designed the fountain and did all the work themselves. The inscription on the circular bronze tablet is as follows: “Presented to Judson Moss Bemis as an expression



AUDITORIUM, BEMIS, TENNESSEE

of love and esteem by the people of Bemis, Tennessee, October 26, 1913." On the opposite side of the tablet appear these words: "And with what measure ye mete, it shall be measured to you again. Matthew vii:2." The fountain stands on the main street of the town and is electrically lighted.

The presentation was made by Professor Cole, principal of the Bemis schools. In responding, Mr. Bemis said: "I did not expect to and shall not, except very briefly, mention my early life. When eleven to thirteen years of age I was doing the work of a boy of sixteen and, from sixteen to nineteen, I was getting three-fourths of a man's wage on the farm and, as to school, I had nothing equal to the school in Bemis, excepting a few months when I was about eighteen years of age. Since that time, except when sickness prevented, I have worked all the time. I never knew what a vacation meant until I was over thirty years of age.

"My last remarks to the people of Bemis were in 1908. At that time I made a brief attempt to explain that faith without works accomplishes nothing, but faith with works can accomplish everything. It is to this point that I now wish to call your attention. Not only should we have faith and act, but whatever we find to do we should do with all our might. We must also have enthusiasm for our work, without which everything drags. We must also have tact in

all our movements, that we may convey to all of those with whom we work that our way is the best way and all should pull together."

In an attractive pamphlet issued by the company some years ago for the purpose of interesting desirable people in Bemis, people who might want steady employment at good wages and who would appreciate pleasant surroundings, healthful factory conditions and agreeable neighbors, the advantages of the town are modestly set forth, with some charming illustrations showing the attractive homes, the modern schools, the church, one of three, and the public buildings. In this it is stated that "Bemis did not 'just grow up' like Topsy, but was constructed on a carefully matured plan"; "a town of pleasant homes, of common interests, attracting those who wish to live comfortably and, at the same time, to lay up something for a rainy day; to give their children advantage of the right atmosphere, morally and physically." At that time there was deposited in the Savings Fund over seventy-five thousand dollars, owned entirely by employees of the company. In 1925 these savings deposits amounted to nearly one hundred and forty thousand dollars. Depositors are paid at the rate of five per cent per annum on sums less than a thousand dollars; on amounts exceeding that the going interest rate is paid and many families have thus accumulated sufficient to buy

farms in the vicinity. The progress of Bemis, its thrift and the contentment and welfare of its citizens, gave its founder the utmost pleasure and satisfaction and his interest in all that pertained to it continued as long as he lived.

During the time his family remained in Colorado Springs Mr. Bemis was accustomed to visit there twice a year. Later, when he had more assistance in his office and was to some extent relieved of work, he was able to spend more time there. He thus made many friends in Colorado and became interested in Colorado College, where his children had received part of their education. This, the oldest institution for higher education in the state, was founded in 1874. He became one of its trustees and a generous contributor to it, giving the money for a handsome dormitory, Bemis Hall, and later by a liberal gift establishing the "Judson M. Bemis Department of Banking and Business Administration." In 1920 Colorado College conferred upon him the degree of Master of Business Administration.

In presenting this degree, President Duniway said: "Judson Moss Bemis. A trustee of Colorado College for many years; sympathetic with visions for its future, freely giving time and money for their realization; assisting his wife to make lighter the burdens of aspiring youth who seek higher education; founder of a great business built upon probity; a true master in business."

The founder and one of the chief benefactors of Colorado College was General William J. Palmer, the builder and first president of the Denver and Rio Grande Railroad, to which the earlier expansion of the state is largely due, Colorado Springs, founded in 1870, being part of its town development work. In 1905 General Palmer and W. A. Hall gave Manitou Park to Colorado Springs; a magnificent tract of forest land covering some thirteen thousand acres. General Palmer started his railway experience as private secretary to J. Edgar Thompson, president of the Pennsylvania Railroad.

Through their association with the college Mr. Bemis came to know General Palmer very well and in his notes has the following to say concerning him: "A year or two before the General died he told me this story. I think it was in 1852 that he commenced his career as a clerk in the Pennsylvania Railroad office in Jersey City. He was conversant with the following matter. The directors were greatly puzzled as to how to obtain a hundred thousand dollars which the company owed. I think young Palmer, among his other duties, acted as clerk for the directors. He told them the problem was easy; to issue one hundred and twenty-five thousand dollars in eight per cent bonds and sell them for the best obtainable price, suggesting eighty or eighty-five cents on the dollar. The advice was accepted, the bonds were

issued and readily sold. The young man said he could probably sell thirty thousand dollars of them himself to a couple of spinsters he knew, at eighty-five cents on the dollar, which he did. Some two years later the bonds were worth ninety-five, interest having been paid promptly. About this time the two ladies called on young Palmer and presented him with a copy of Bunyan's 'Pilgrim's Progress'. General W. J. Palmer built the Denver and Rio Grande Railroad and also the Denver and Rio Grande Western. He was a very liberal man, giving freely to every good cause in the West that came to his notice."

The large things which a man accomplishes during his lifetime, his generous public gifts and endowments, are not always a true index to his real character; they sometimes represent what he gave when he himself had no further use for his superfluous wealth. It is the little unremembered deeds of kindness, done casually and without ostentation as he passed on his busy way through life, timely help extended and money given when he himself could find good use for every dollar he had, that mark his true nature. In such deeds the life of Judson M. Bemis was rich. The beauty of his giving was that no one more than he realized the value of money, because he had been taught in a hard school of strict economy, where every penny counted and the habit of frugality and thrift was thoroughly ingrained. His was not the

careless generosity of the spendthrift, giving of his surplus and willing so to do because he undervalued money. For what he had acquired of this world's goods he had worked hard, and naturally when he disbursed money he counted its cost, yet he never closed his purse strings when help was needed for a good cause, whether public or private, and most of his kind and helpful acts were known only to the recipients of his favor and himself.

An incident illustrative of this was related by an old man who called at the Saint Louis factory in 1915. He said he was one of Mr. Bemis's first employees, who had worked for him more than fifty years before in the original Bemis factory on North Main Street. Gratefully he recalled the fact that his employer had loaned him two thousand dollars with which to build a home and, when he repaid him, refused to accept any interest for the loan. Further, in the case of this man's brother, who had fallen into dissipated ways, Mr. Bemis, yielding to his request that he be given another chance, employed him and, through this encouragement, brought about his complete and permanent reformation.

In a manuscript which he whimsically called "Chicken Tracks" Mr. Bemis, when he had acquired some leisure, undertook to record the recollections of his long and busy life, writing them as they occurred to him, without any attempt at chronological se-

quence. The document is highly original and very interesting, containing many details, particulars and personal observations which he evidently intended only for his family to read and not for publication. From this many of the facts given in this book are taken, although, as he was careful to omit anything that might appear self-laudatory, it does not present an adequate story of his life but merely a fragmentary account of some of its phases. At the end of a little book which he wrote for his grandchildren he gave the admonitions which follow, and it may truly and justly be said that to the utmost of his ability, throughout his long life, he conscientiously endeavored to act in accordance with them.

Under the caption of "One thing do!" he wrote: "Stand for that until you have mastered it. Stand at the head of your class. Stand at the head of your business. Stand at the head of your profession. Stand upright, physically and morally. Stand for character, that it may be equal to a shining light on the hilltop. Stand for some kind act or word each day, opportunity permitting. Stand up charitably for the widow and the orphan. Stand for better economic laws, not for the multiplication of statutes that restrict business and the deprivation of human liberty. Stand for able, representative men to make good and just laws. Stand up straight to your greatest possible height for health, wealth and man-

liness, making the most out of your physical person that Providence gave you. In your ideals aim at the sun. You may hit the moon, but if your aim is the level of the earth, you will hit nothing higher. If you stand all your life for right principles and leave your country better than you found it, your day in the world has been worth while."

For half a century, from the winter of 1858-59 to February, 1909, Judson M. Bemis continued to be the executive head of the Bemis organization. He was now seventy-six years old, although he did not look it. Active in his movements, he held himself erect and had the carriage and appearance of a much younger man; nor were his mental powers abated. Nevertheless, he realized that the time had come for him to retire from the active cares and responsibilities of business life and adjust himself to the afterglow which comes to a well-ordered and useful life, during which, while enjoying a more leisurely existence, he might give his thoughts to the less material things and his attention to various matters long cherished in his mind but necessarily deferred in the insistent press of his previous occupations. He had lived to see the dreams of his youth realized, that youth so circumscribed by conditions, so handicapped by the exigencies of life as it developed for the son of a struggling pioneer farmer in the West.

As on those few well-earned free afternoons when,

jeans clad and barefooted, he had fished in the Rock River and had dreamed dreams, so now, looking upon what he had done, he found that his anticipations of the future had come to pass in infinitely greater measure than his wildest fancies could have imagined. Looking backward, it seemed but yesterday when the little factory had been started, with its slender capital and its second-hand machinery, fifty years ago in gray old Saint Louis, on the shores of the wide and muddy Mississippi, yet in the intervening span of years how much had been done and how many of those with whom he had started on the cheerful race had long since disappeared from mortal ken!

From the days when three employees and a daily output of two hundred bags were the measure of his industrial activity, step by step he had seen it grow until there had been created a dozen great and widely scattered factories with cotton mills and a growing town built on what had been waste land; the whole constituting the largest concern of its kind in the world, giving remunerative occupation to thousands of operatives, managers, salesmen, clerks and minor employees, and sustaining in well-being an uncountable number of their dependents, to all of whom it was the provider of necessities, comforts, even luxuries, and without which their opportunities might not have been so abundantly afforded them.

Through all this fabric ran, from first to last, from

the small beginning to the present mighty development, the thread of his life, the influence of his character, the well-considered results of his judgment, forethought and business sagacity. Still ahead were potentialities of greater growth and fuller usefulness to come, which through inner vision he and none better could clearly see and fully appreciate, and yet such are the limitations of human endeavor that he realized he had served his day and generation and the hour for him to turn over the result into younger hands had come. He met it squarely, as he was accustomed to meet all the issues of life, and in February, 1909, he resigned the presidency of the Bemis Brother Bag Company, retaining only his position as a director, thenceforth to act chiefly in an advisory capacity when consulted on questions of policy, in which his wise counsel, the result of long experience and great sagacity, was always of inestimable value. He was succeeded as president of the company by his son, Albert Farwell Bemis, who had long been in training for the position.

However favorable the accompanying circumstances may be, the time when a man who throughout his life has been accustomed to carry large responsibilities and direct active business affairs lays down his bundle of care and work and retires from the arena in which he has long played his part, is necessarily and at best a sad one for him. In the stress

and strain of an overdriven life he may for years have looked forward to such a consummation as being most desirable, he may even have longed for it, fancying how many congenial things he would find to do when the time of his release came. Nevertheless, when it arrives and he finds himself no longer in the battle of life, to which he has been so long accustomed, his armor laid aside and his sword hung upon the wall, a feeling not of relief but rather of melancholy comes upon him which it is difficult to dispel. With leisure comes opportunity for introspection and retrospection, not always cheerful. The change from the urgency and preoccupation of business activity to the new life of comparative idleness and ease is not easy to bear until one has grown habituated to it, and this takes time and the exercise of an infinite amount of philosophy.

If Mr. Bemis went through this experience, which most men of active temperament endure under such circumstances, he did not permit it to depress or dominate him. One thing which gave him the very greatest satisfaction was that, now he was released from business duties, he could pass all his time with his wife. For seven years, from 1911 to 1917, their summers were spent at the Mountain House, Lake Mohonk, New York. They became greatly attached to this pleasant place, the comfortable hotel and its beautiful surroundings, and Mr. Bemis declared that

in his opinion the site was unique and "the Mountain House the finest summer resort in the world."

At Christmas, 1916, Mr. Bemis surprised and delighted the various managers of the Bemis Brother Bag Company by sending to each of them a check for one thousand dollars as a token of his appreciation of their services and their loyalty to the Company, accompanying the gift with a card on which was a portrait of himself with his Christmas greetings.

On November 21, 1916, Mr. and Mrs. Bemis celebrated their golden wedding anniversary in Colorado Springs. Fifty years had passed since the day at Cambridge, Massachusetts, when Alice Cogswell and Judson Bemis became man and wife; years of work and endeavor, of mutual sorrows bravely borne together; years of happiness and contentment which had all too quickly passed. Unfortunately Mrs. Bemis had been obliged to undergo a surgical operation five days before, but she was sufficiently recovered to receive in her room at the hospital the members of the family who came together for the occasion. The following winter was passed in California, as a result of which she seemed very much better and they were able to enjoy one more happy summer together at Lake Mohonk. This, however, was to be their last in this delightful spot. They left Boston for Colorado in October. On the train Mrs. Bemis contracted a cold, which grew worse after

reaching Colorado Springs. Although it was hoped it would quickly disappear in the bracing climate of the West, it did not do so and physicians were summoned. Her illness rapidly developed into double pneumonia, from which, happily without pain, she died on October 18, 1917. After her death, at the request of her family, Mrs. Slocum, wife of the president of Colorado College, wrote a record of her life and an appreciation of her character, which was privately printed in 1920 as a memorial, under the title of "Alice Cogswell Bemis. A Sketch by a Friend."

From this are taken the quotations which follow. "Probably there has never been anyone in Colorado Springs with so many enforced absences and the same limitations of strength who has done as much as she in enriching individual lives with friendship and the community life with sympathy and generous material aid. Nothing that she counted a duty sat lightly on her mind or conscience."

"Wealth to her was not a reason for luxury and pleasure seeking, but an opportunity for helping others, with a lack of ostentation characteristic of her whole nature. She was truly a secret helper. . . . In the wakeful hours of the night she planned to relieve the sufferings of others and her spirit of good will came from no weak sentimentality. She was a woman of good judgment, an incisive mind and a strong character. She was a wonderfully loyal friend



MRS. JUDSON M. BEMIS AND GRANDCHILD

and her daily life centered in her own family circle, in a few personal friendships and in the benevolence which was her avocation."

"All that Mrs. Bemis did will never be known and what she gave was never told at the time, unless it seemed best for obvious reasons that her identification with a good movement should be made public. The unsolicited gifts must have been manifold compared with those she gave in response to appeals. It was always easy to approach her for any good cause."

Having contributed generously to the building fund of the Young Women's Christian Association, Mrs. Bemis purchased adjoining property and gave it to the association, adding a check that made possible the building of the present beautiful gymnasium. This was done without solicitation and entirely on her own initiative. When Bemis Hall at Colorado College was being built, it was found that by excavating under the dining room there would be space for a theater, in which the students could give plays and hold meetings. Mrs. Bemis had this done and the room was named Cogswell Theater in her honor, although she protested.

When the Ipswich Historical Society was organized in 1890 she became its first life member. On its twenty-fifth anniversary she sent the first substantial gift of money it received. Shortly before her death, learning that a fireproof building for the society had

been proposed, she sent a check to its president for so large a proportion of the estimated cost that she was asked to consent to have the building named after her, but declined to do so.

Her recognition of her husband's benefactions and her sympathy in his planning for them were unfailing. This was notable in connection with the town of Bemis, where there was need for social service. In this her son took great interest and together they carried out their ideals. A social worker was engaged and a church, school and library were provided for the people. Mrs. Bemis found great pleasure in following every step in the development of this work, disclaiming any credit for its success, yet encouraging and coöperating with her husband and son in all that was done.

It was said of her: "She could do nice things for you without spilling over into sentimentality." Her biographer says: "One fixed habit of her mind must not be overlooked. This was her unwillingness to accept any help in whatever she could possibly do herself. . . . Her swift motions and deft hands, impelled by her quick mind, would outwit half a dozen people who were looking for means whereby to circumvent her." Into her life came far more than the ordinary measure of happiness. Mrs. Slocum writes, "she had the heart and the will to bring all the happiness she could to others," and a "personality that

was so dear and so human to those who knew her, so unselfish and so thoughtful for others, so mindful of the fact that this life of ours is only a stewardship."

Judson Bemis was now eighty-four years old. Eight years had passed since his retirement, and after the death of his cherished wife, which had been the greatest loss he had ever experienced, the memory of the recent happy years passed in constant and congenial companionship, and especially of their summers at Lake Mohonk, was an infinite comfort to him. He missed her sorely, and in his efforts to acquire some basis of living that would at least partially overcome his loneliness, he tried various places, staying awhile with his brother Stephen. He then went to New York City and later passed some time with his daughters in Colorado Springs and Seattle.

During these years two more bereavements came to him: on August 4, 1919, his sister Mrs. Mary Lattin died, at the advanced age of eighty-eight. She was the little girl, Mary Hepsey Bemis, who had made the long journey from New York to Illinois in 1838 with her family to find a home in the Rock River region. She had lived all the remainder of her life in that vicinity. This was followed, on September 27, 1919, by the death of his brother, Stephen Allen Bemis, who was in his ninety-second year. Thus Judson Bemis survived the passing of his wife and his brother and

sister and no doubt realized a sense of isolation as relatives and former associates fell asleep and left him to finish the journey of life without them; but to meet this inevitable condition of those who reach a very old age he had a strong and enduring faith, concerning which he said little but thought deeply; the faith that made him firmly believe that the end of things temporal is but the beginning of things spiritual and that those who are said to die merely pass on to a country beyond, in which there are no partings, neither sorrow nor weeping. In this faith and with a naturally buoyant temperament he passed his few remaining years.

CHAPTER XIV

THE END OF THE JOURNEY

The close of a long and useful life — An old friend's tribute —
The citizens of Bemis record their sorrow — Quotations
from the press — His own theory of a life worth living —
Conclusion.

MR. BEMIS had for some time been visiting his daughter, Mrs. Parsons, in Seattle, when in the spring of 1921 his health began to fail and, under the care of a friend and physician, he was taken to Boston. There his condition at first measurably improved, although because of his advancing years he gradually grew more feeble. His breathing was rather labored and a very short walk seemed to weary him. Judson Bemis was evidently approaching the close of his long earthly pilgrimage and his family and friends sadly realized that they could not expect to have him with them much longer. He met with an accident, a fall, that proved more serious than was at first supposed. He had the most solicitous care; a trained nurse was in constant attendance and the physician in charge took every precaution although no injury was apparent. The flame of life sank and flickered and then rose again and he seemed to be gaining strength. At one o'clock on



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the morning of April 6, 1921, the nurse gave him some nourishment. At quarter to three he stirred, said something undistinguishable and then peacefully passed away, the immediate cause of his death being, no doubt, heart failure. Had he lived until May 18 he would have been eighty-eight years old.

The funeral services were held on April 9 in Newton, Massachusetts, at Eliot Congregational Church, which he and his family had attended while they lived in the East. He was laid to rest beside his beloved wife in the beautiful cemetery at Newton and thus his book of life ended not far from where, in 1833, it had begun. In addition to the services conducted by the minister of Eliot Church, an address was made by the Reverend William Frederick Slocum, former president of Colorado College, in which he thus spoke of his old friend:

“We are gathered here, a group of friends of one we greatly loved and valued, to pay our tribute of honor and respect to his memory and to acknowledge our indebtedness to the example of his high-minded and unselfish character as shown in all private and public relations during his long and useful life; a life which has meant a great deal to us and to a much larger circle scattered over a very wide region. The closeness of the relation it has been my privilege to have with him for over thirty years makes it difficult to take the part in this service that has been asked of me, and impossible to say all that ought to

be said in full justice to his sincere, strong and unselfish character.

“The three great human interests of our friend’s life were his family, his country and his business. His life was centered in his family. His love for each of its members and concern for their highest good was tender, strong and constant. Personal friends and other interests were much to him, but his family was supreme in his thought. Next to this was his deep and loyal interest in his country and in everything that affected the highest good of the nation. One might differ from him concerning parties or policies, but his unwavering and whole-souled devotion to whatever he thought would promote the welfare of his country could not be questioned. The great business which he built up from its foundation absorbed much of his time and thought, but he never worked for its success for the sake of material power or opportunity for self-indulgence which it might bring to him.

“He was singularly simple, generous and unassuming. I have always felt that it was because of his great modesty that he did not speak easily or freely to many of his religious life, but in many ways he showed what was its underlying motive and the source of its strength. In addressing the students on various aspects of business life he made clear his belief that duty to God and man must be the founda-

tion of every life. During his later years he spoke more often and more freely to his close friends of those deep religious convictions which came to him early in life and were only strengthened by time.

“We should not be loyal to him now if we were to dwell on this parting with either sorrow or regret. We have lost the presence of a dear and helpful friend, but I am sure he would have us dwell not on our loss, but on the thought of a reunion with the noble woman who shared his life for so long, on the freedom that has come to him from all bodily infirmities and on his entrance into the larger life. Just what that life is may not be clear to us now, but our faith and our own experience make us confident that he is entering upon an ever-increasing development in knowledge of the truth of God as revealed in the Master whom he so quietly and sincerely followed. Because of this faith we have peace and joy in our hearts as we think of the blessedness that has come to him.”

From all parts of the country there reached the family messages of sympathy and expressions of sorrow with innumerable appreciations of Mr. Bemis's fine and exceptional character. A meeting of the citizens of Bemis, Tennessee, was held the day after his death at which the following resolutions were passed:

“It is with great sorrow that we record the passing

away of Mr. Judson Moss Bemis, the founder of the Bemis Brother Bag Company, of which he was the honored president and guiding spirit for more than fifty years and the one whose vision made possible the village of Bemis, Tennessee, which bears his name.

“Erected in our hearts are memorials of his noble spirit, his generosity and his constant thought for the uplift and welfare of his people. His simplicity of character, his genuineness, his strict business integrity and his sympathetic understanding won the respect and confidence of his thousands of employees. In our village are material proofs of his keen interest in the welfare of others; the church, the schools, the Y. M. C. A., the pleasant homes, all testify to his practical generosity.

“To those who have been associated with him he leaves this legacy: the record of an honorable life, a character unsullied, the example of a Christian gentleman, and the inspiration more diligently to follow in his footsteps. We feel that we have lost a respected counselor, benefactor and friend; and our hearts go out in sympathy to his family in their great sorrow, which we, too, feel deeply.” These resolutions were signed by a committee consisting of both men and women and representing the entire population of the town.

Announcements of his death were widely published in the daily press of the country; editorials and arti-

cles recounting his career and pointing out its notable phases, with tributes to his character and the value of his service, appeared in many newspapers and periodicals. An appreciative review of his life which appeared in the American Wool and Cotton Reporter of April 14, 1921, contained this characterization: "The splendid presence and personality of the late J. M. Bemis ever stood forth as a proof of the fact that man can triumph over the circumstances of early life. His whole career at school did not amount to more than six weeks' training, if it may so be termed, in a country school. Yet he had a most polished presence, was a brilliant conversationalist, a keen judge of human nature and a 'merchant of unusual vision. When asked what was Mr. Bemis's most prominent characteristic, his intimate business associates spoke almost with marvel of his tireless energy, persistence, and relentless pursuit of the objects of his ambitions."

Under the title of "A Notable American," the following editorial appeared in The Northwestern Miller of April 13, 1921: "The death of Judson Moss Bemis, founder of the Bemis Brother Bag Company, which occurred on April 6, in his eighty-eighth year, affords an opportunity for comment upon the kind of career that emphasizes certain attributes in mankind which, despite modern cynicism, are highly commendable and sincerely worthy of emulation. That they were manifested in an American and that the conditions



ALBERT FARWELL BEMIS

of life in America during the past three-quarters of a century made possible their fruition in actual achievement, speaks eloquently to the credit of the country and its people.

“Here was a man who was never heard to boast or brag of his success in life, who went about his work quietly, without ostentation or display, humble-minded in his self-obliteration, who abhorred all forms of public exploitation of his achievements and did not claim for himself any exceptional distinctions whatever. In his manner of living, in his conversation, in all that he said or did, he was simple and unassuming.

“Early accustomed to habits of thrift, he was never wasteful or prodigal; even in small things he was sometimes whimsically careful, yet he knew how to give generously and when enterprise, soundly justified, called for liberal expenditure he could be princely in his appreciation of and response to its needs.

“Developing into a very great merchant and manufacturer, in his line the very foremost in the world, he preferred to remain comparatively unknown outside the immediate circle of his influence. To his mind it was much less important that material success should reward effort than that the work done be, in itself, worth while.

“It was not that, as a result of his long-continued

labors, he acquired a large fortune; many Americans have done as much and remain commonplace. It was not because he was the founder of a great business; many have founded enterprises that others have developed into greatness. It was his character alone that made him a notable American. It was the man himself, not his money and not his business, that was preëminently great, sincere and exceptional.

“A poor pioneer farmer’s son, without opportunity to acquire education or learning, he began his business career without capital, without influential friends, without any backing whatever. Moreover, he met at the outset handicaps in conditions that were apparently insuperable. By sheer courage, perseverance and an infinite capacity for work he made headway. Ingrained in him were the fine old American principles of strictest honor and integrity, from which he never varied. These he applied with all his heart to the work in hand and what he built stood fast, a firm foundation for the great superstructure he raised upon it.

“So his enterprise grew from insignificant beginnings to vast and far-extended results. They were material, certainly, but they were ethical also, and in the finest sense worth while. Through their existence many thousands have found congenial and well-requited employment; homes of comfort and contentment have been created; children have been made

happy and the industry connected with his name has thriven and been prosperous.

"It is not money alone that has done this, not buildings, factories, stores and offices, but pervading and sustaining character permeating and perpetuating all; the character of the founder built into the fabric which he originated. This man is justified by his faith and his works, and the good he has done shall live after him."

In the little book which Mr. Bemis wrote and left for his grandchildren, there appear several paragraphs which, probably better than anything else, indicate the theory of life and its perpetuation through worthy deeds to future generations to which he strove, consistently and faithfully, to make his own existence conform.

"We pass along and the places that know us now will soon know us no more. Is this true? Under certain circumstances and conditions, yes. But under other conditions, no. If the world is better for our lives, that influence will go on forever. Whether we are forgotten or not depends primarily on ourselves. Our Heavenly Father has given man the power to judge between right and wrong, good and bad; a free agent to choose what he will make of his life. If good, and He so teaches his children, then surely we will live forever, never to be forgotten, and our children and our children's children will follow up the good

work the parents have commenced and this work will grow and multiply forever and ever."

"Money and capital are merely agents for doing good to others and for distributing and equalizing the blessings and burdens of human life. 'As ye have done it unto one of the least of these . . . ye have done it unto me.' We cannot all be teachers and preachers. Some must do the business and earn the means whereby good may result.

"'Whatsoever thy hand findeth to do, do it with thy might.' I have done this all my life from the time I was old enough to pull weeds from garden and field until the present.

"Savings are necessary for self, for family needs and needs of society, needs of education, without which man would be only a little above the dumb animals. Savings of money over and above those mentioned are called riches. No man is condemned for being rich if he has obtained such riches honestly and has used such surplus riches for the good of mankind; they will prove a benefit. The real successful man is not he that makes the largest amount of money, but he that uses what he has made for the best purposes."

The writer of this biography would like to add, if it be not considered supererogatory, his own impressions of Judson M. Bemis, which may be unimportant but are nevertheless sincere. These are based on obser-

vations of his character made during the last twenty years of his life, when the writer had frequent opportunity of testing the sterling qualities of Mr. Bemis's good will. He does not know whether Mr. Bemis so far honored him as to have considered the writer his friend, but he does know, beyond peradventure of a doubt, that Mr. Bemis was the writer's friend and proved the worth of his friendship on many occasions and in many ways. There was no reason, especially, why Mr. Bemis should have manifested this disposition toward him; they differed in politics, there was a disparity between them in age and, neither by association nor previous experiences, had they much in common. Nevertheless, Mr. Bemis proved a rare friend and one who could always be relied upon. In matters of business he was singularly free of evasion, subterfuge or indirection. Once he gave one his confidence, he seemed to rest secure in his belief that the object would always prove worthy of it. Simple, direct and plain-spoken, scrupulous in avoiding the slightest advantage, always fair, considerate and generous, he was one who played the game of business as a gentleman should.

During the course of their travels about the country, both Mr. Bemis and his brother, Stephen Allen Bemis, came occasionally to Minneapolis and at such times it was their habit to call upon the writer for a friendly visit. Both were men of dignified appear-

ance and courteous manners. It was the writer's privilege on several occasions to have Mr. Bemis as his guest at luncheon, there to meet men of affairs, sometimes as it happened, of eminence and distinction not only in business but in arts and literature. He met and mingled with such on terms of perfect ease and was always able to discuss subjects in which they were interested fluently and with a discriminating understanding. His presence, while always gentle and unassuming, was impressive, indicating an immense degree of reserve force of character. Erect and slender, exceedingly neat in dress and punctilious in manner, his keen, straight eyes looking forth in flashes of restrained humor from a fine forehead beneath his silvery hair, Mr. Bemis instantly won the respect and liking of those who thus met him.

In the record of his career, apart from his material achievements, one is impressed by his consistent pursuit, through a long and active life, of an ideal which he early formed in his mind — the thing he wanted to do and believed he could and would do. In this he never wavered nor faltered. Desirous as he was of achieving it, he was too sagacious to attempt any short cuts to his goal, knowing that the way of perseverance and patience and steady, persistent endeavor was the only true and safe road. His keen sense of honor made him scorn unscrupulous or even doubtful aids to his end. He ran a straight course

throughout. His ability to make headway, despite his early handicaps and disadvantages, his sturdy self-reliance, his courage and endurance, were marvellous. Many admirable qualities he had, yet withal he was humble minded; above all, he was just, and "the path of the just is as the shining light, that shineth more and more unto the perfect day."

"Who is it will not dare himself to trust?

Who is it hath not strength to stand alone?

Who is it thwarts and bilks the inward Must?

He and his works, like sand, from earth are blown.

"Shall we not heed the lesson taught of old,

And by the Present's lips repeated still,

In our own single manhood to be bold,

Fortressed in conscience and impregnable will?

"O small beginnings, ye are great and strong,

Based on a faithful heart and weariless brain,

Ye build the future fair, ye conquer wrong,

Ye earn the crown, and wear it not in vain."



